

Subscription rates for 1992:  
UK: £12.00 (12 issues)  
Europe: £14.00 (12 issues)  
USA: \$24.00 (12 issues)  
Japan: ¥3,000 (12 issues)  
Australia: A\$24.00 (12 issues)  
Canada: C\$24.00 (12 issues)  
New Zealand: NZ\$24.00 (12 issues)  
South Africa: R240.00 (12 issues)  
Middle East: £14.00 (12 issues)  
Rest of World: £16.00 (12 issues)  
Single copies: 50p (UK), 60p (Europe), \$1.00 (USA), ¥150 (Japan), A\$1.50 (Australia), C\$1.50 (Canada), NZ\$1.50 (New Zealand), R15.00 (South Africa), £1.00 (Middle East), £1.20 (Rest of World).

# THE TIMES



WEEKEND  
MONEY  
Pages 21-24

No 64,220

SATURDAY JANUARY 4 1992

45p

## SATURDAY REVIEW VIVA ESPAÑA!

Seville Expo, Barcelona Olympics, Madrid as the European City of Culture — the *Saturday Review* is a celebration of Spain



### GLAD TIDINGS!

Hands up, who enjoyed Christmas? Clearly not the three million of us who had family rows, as a special Mori poll in *Weekend Times* reveals today



### BON APPETIT!

Also in *Weekend Times*, Jonathan Meades awards his new year honours to two of London's most promising chefs, Richard Neat (left) and Philip Howard



### OWZAT!

Alec Stewart will remember his first day as England captain after seeing a batsman given out handled the ball, one of cricket's most unusual forms of dismissal Page 30

## Airlift beef hit by 'mad cow' fears

# EC to auction food in two Russian cities

FROM MARY DEJEVSKY IN MOSCOW AND MARTIN FLETCHER IN WASHINGTON

THE West swung into action yesterday to try to ensure that the former Soviet republics' painful transition to market economies is a success.

As more republics freed prices, trebling the cost of basic goods, the European Community announced plans to auction food in Moscow and St Petersburg. The enterprise means EC officials will effectively manage the nascent market.

At the same time, America backed immediate full membership of the International Monetary Fund and World Bank for six of the republics, which would give them access to billion dollars in loans. Bankers from the former

A 240-tonne cargo of British beef bound for Russia and Ukraine was held up yesterday at Stansted airport, Essex, because of Russian fears over mad cow disease. The planes due to lift the EC food aid are now expected to leave later today. Page 16

Soviet Union meanwhile met officials from 18 countries to work out how its foreign debt should be rescheduled. Belarusian yesterday followed Russia, Ukraine and Moldova in ending subsidies. Kazakhstan will raise prices on Monday and Uzbekistan on Friday. The Central Asian republics say they may do the same next week.

The European initiative is designed to put food worth £175 million into Russian shops by the end of March, and precautions will be taken to ensure that it does not find its way to the black market, as other Western aid has done. Meat, milk powder, butter, vegetable oil and baby food will be sold at public auction to shop managers and distributors, who will be allowed a 20 per cent mark-up.

The auctions, expected to start in the next two weeks, will be closely scrutinised and all transactions will have to be signed by an EC official and his local counterpart. Shops will be subject to spot checks to make sure that they are not overcharging or selling on to the black market.

Michael Emerson, the EC ambassador to Moscow, said yesterday that the operation had been agreed at the Maastricht summit after appeals from Moscow and St Petersburg, but the decision to provide food for sale could prove controversial. The project will be seen by some as tantamount to political support for two city governments that are facing increasing opposition. The sales also mean that

initially only the better off will benefit, even though the proceeds are to go into a special fund that will eventually help the poorest Russians. There were further suspicions yesterday that the operation would support wealthy European farmers while keeping down the price of food sold by Russian farmers.

But Mr Emerson emphasised that the sales were intended to help the market find its true level. A similar operation had worked in Poland, where it had limited hoarding and helped to set realistic prices.

The food sale programme is one of four EC operations, worth a total of £1,575 million, to help former Soviet republics. Another provides credits for buying grain, meat, butter and medical supplies, while a third is supplying meat, milk powder and baby food direct to hospitals, schools and families in need. The fourth offers £350 million in credit guarantees for loans to buy food.

The prospect of millions of pounds more in loans to help with the economic revolution was raised yesterday when the Bush administration said it would press for six of the republics to be given full membership of the IMF as quickly as possible. Ukraine applied for membership last week and others are expected to follow suit soon.

Nicholas Brady, the Treasury Secretary, said America would initially support applications from Ukraine, Russia, Belarusia, Kazakhstan, Kyrgyzia and Armenia. It would back the other republics when they met American conditions for establishing diplomatic relations.

The support of America, which opposed full membership for the Soviet Union, was

Continued on page 16, col 8

Moscow moves, page 9

### National hero seriously ill



RED RUM, above, three times winner of the Grand National in the 1970s, is seriously ill at his Cheshire stables. Now 27, the Aintree legend has a blockage in an artery and his former trainer, Donald McCain, is not optimistic that the horse will recover. "He is poorly and the vet is seeing him every day. All we can do is keep our fingers crossed," he said. Page 32

### Yugoslavia talks reopen

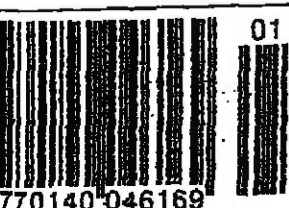
The European Community peace conference on Yugoslavia is scheduled to resume in Brussels on Thursday, a Portuguese foreign ministry spokesman said yesterday. Lord Carrington, chairman of the conference, earlier yesterday proposed that it be reconvened, just before the latest ceasefire took effect.

Cyrus Vance, the UN special envoy, said that the latest truce, the 14th in six months of war, was "a very serious agreement". Page 9

### Ratner doubt

Analysts say that Ratner Group, Britain's biggest jeweller, may be forced to close up to 100 stores because of the effects of the recession. The City expects the group's Christmas trading figures, out next week, to be poor. Page 17

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## Georgia mob beats rebel gunmen to death

FROM BRUCE CLARK IN TBILISI

THE struggle for Georgia became increasingly brutal and desperate yesterday. President Gamsakhurdia appealed for a general strike as clashes continued and an enraged crowd beat to death at least one rebel gunman after he fired into demonstrators.

The rebels took their fight to the government with tanks and artillery. Tracer fire soared over the city centre and up to a mile beyond, while smoke rose from besieged government buildings. At least two pro-Gams-

khurdia demonstrators were killed as shots rang out and at least three others were injured. One middle-aged woman, tears pouring down her cheeks, raged against the rebel groups. "These are fascists. They call themselves democrats, but they're fascists," she screamed.

The demonstration was in defiance of a "state of emergency" declared by a military council set up by the rebel groups on Thursday as a prelude to a provisional government. It is headed by Tengiz Khovani, a former Gamsakhurdia ally. Protesters carried only two pictures of

Gamsakhurdia, who is still fighting for his life after 12 days in a bunker, as though their belief in his longevity was waning.

President Gamsakhurdia, in a message broadcast by state radio, called on Georgians to defy the military council — a coalition of Mr Kitovani's National Guard and the numerically superior Mhedroni (horsemen) of Jaba Ioseliani. He denounced the military council as a junta without popular support and said he was still in control of the former Soviet republic from his bunker. Giorgi Chanturia, one of

the political leaders of the coalition bent on ousting the president, said today "should be the most decisive day" in the battle for Georgia.

Earlier, supporters of the president kicked and beat at least one member of a dozen-strong commando squad sent by Mr Ioseliani to disperse a pro-government rally. Witnesses doubted if the commando survived.

The commandos from the shadowy Mhedroni militia were making a clumsy and ultimately brutal attempt to enforce the state of emergency, including a ban on public meetings, that was pro-

claimed on Thursday night. The masked guerrillas initially fired deafening automatic volleys over the heads of the 2,000 or so people gathered at a railway sidings to chant their support for the president. But the commandos, who also threw smoke bombs at the crowd, appeared to panic as they were met with a hail of stones and fired several shots at the demonstrators.

The mob captured one of the commandos and took turns to beat and kick him in the head. There were unconfirmed reports of a ban on public meetings, that was pro-

Continued on page 16 col 6

Man in the news, page 9

## Learning to read becomes poll issue as parties row over costs

BY JOHN O'LEARY, HIGHER EDUCATION CORRESPONDENT

THE teaching of reading became a front-rank election issue yesterday as government and Opposition offered rival schemes to raise standards in primary schools and clashed over the cost of an intensive programme to combat illiteracy.

Last month's national curriculum test results showed that almost half the seven-year-olds in some areas could not read fluently. One in three throughout England failed to reach the level expected of the age group.

Ministers have allocated £3 million for a pilot project to introduce the "reading recovery" programme developed in New Zealand, claiming that a shortage of trainers made it impossible to spend more.

Labour promised a national scheme costing 14

times as much. Jack Straw, Labour's education spokesman, also accused ministers of stealing his party's ideas and said that the size of the initiative showed that the government was not serious about tackling the problem.

Details of the government's programme, confined to inner cities, will be announced next week. Tim Eggar, the education minister, said that the launch had been delayed because of the reluctance of some Labour authorities to take part.

Primary schools in areas with the worst results will be given extra money to finance personal tuition for the slowest readers. Dame Marie Clay, who devised the system at Auckland University, was said to have been recruited to run the project, but yesterday

she denied having been approached for the job.

Mr Eggar said: "We would not have wanted to spend £42 million, but we are spending as much as we can manage, given the availability of trainers." Mr Straw said that a "reading recovery" scheme for the whole country would be a top priority for a Labour government. The cost would be about £42 million, money that would be saved by scrapping the assisted places scheme.

Doug McAvoy, National Union of Teachers general secretary, said the government scheme was simply reinventing remedial education — a service destroyed by Tory cuts. Labour's plan fell way short of what was needed.

Leading article, page 11

## The Linekers begin their long haul back

By STUART JONES  
FOOTBALL CORRESPONDENT

GARY Lineker, who has received more than 10,000 messages from well-wishers, yesterday delivered one of his own. As long as his son, George, responded to treatment, he intended to lead England into the European championship finals in Sweden this summer before ending his international career.

Lineker, speaking publicly for the first time since he learned his three-month-old son had acute myeloid leukaemia, said: "I'm playing every game for Tottenham Hotspur, and I hope for England, too." Lineker, aged 31, has scored 16 goals for England, and needs four more to beat Bobby Charlton's record.

His future, including the proposed move to Japan next February, will depend on the medical bulletins from Great Ormond Street Hospital. Typically, during a small press conference yes-

terday, he launched an appeal on behalf of the hospital which had become home for his wife, Michelle, and son.

On New Year's day, when he learnt he had been made an OBE, his wife and son were released temporarily for the first time since the illness was diagnosed in November; they return to hospital next week for more chemotherapy for the baby. "To look at him lying in his cot at the moment, you wouldn't think he was ill. Until ten days ago, he was critical," Lineker said. "Everything is going as well as it could, but it is a long haul. It is like the Grand National, with every fence the size of Becher's Brook."

Lineker said he initially broke down "at the shock and the horror of it all" but had learnt to cope. The cards, letters and flowers had been a source of great comfort. His wife had wanted to reply to each one, but since it had taken nearly six weeks to read half the messages, Lineker used the press conference to

express their gratitude. Tottenham Hotspur have also helped. Left to choose for himself when to return, he picked the game against Leeds United on December 14. But Heathrow was fogbound and his plan was foiled. Since his return he has scored three goals in five matches for Tottenham; tomorrow he plays against Aston Villa in the third round of the FA Cup.

"I'm not particularly religious myself, but so many people say they are praying for him [George]. They have asked what else they can do, and I would like to say that there is somebody in the next cubicle to George who will die shortly if he does not have a bone marrow transplant." He urged volunteers, who must be between 18 and 40 and weigh at least eight stone, to apply to Anthony Nolan Bone Marrow Trust, Royal Free Hospital, Pond Street, London NW3 2QG. "What a wonderful feeling that would be, to save somebody else's life."



Lineker: made bone marrow appeal

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## Brooke may restart Ulster talks before end of this month



Sir Ninian: potential stumbling block

THERE is renewed optimism in political circles in Northern Ireland that talks on the future of the province could begin again, possibly before the end of this month.

After further exploratory meetings with party leaders, Peter Brooke, the Northern Ireland secretary, is believed to be working on a basically the same formula as last year but with some important amendments.

However, the violence continued yesterday and the troubles claimed their first victim of 1992 when a Loyalist gunman shot and killed a Roman Catholic man in Moy, Co Tyrone.

The victim, named locally as Kevin McKearney, aged 32, was shot at his father's butcher's shop

Despite failure last year, the Northern Ireland secretary is hoping to resume discussions on the province's future, Edward Gorman reports

in the centre of Moy at about 5 pm. The victim's uncle, who was also in the shop, was seriously wounded. A girl aged ten sitting in a car near the shop was grazed by a bullet fired by the gunman as they escaped.

The talks on the province's future will again consist of three simultaneous strands, beginning between party leaders in Northern Ireland, followed by talks between the leaders and the Irish government and, finally, discussions between London and Dublin. All three sets of talks will take place

during a pre-arranged gap in meetings of the Anglo-Irish conference.

The amendments, which have yet to be ratified by Dublin and the Social Democratic and Labour Party, but appear to have been agreed in discussion between Mr Brooke and unionists, include changing the location of opening meetings in strand one from Belfast to London and reducing party negotiating teams from ten people to three.

The first talks are planned to begin after the next Anglo-Irish

conference meeting, scheduled for January 20, and to continue until the start of the general election campaign in Britain. There will be another conference meeting during the campaign. Talks could resume after the election, though unionists have said they cannot guarantee their participation if Labour is returned to power.

One of many potential obstacles is the proposed retention of Sir Ninian Stephen, the former governor-general of Australia, as independent chairman for strand two. Since the breakdown of talks last summer, Ian Paisley, the Democratic Unionist leader, has said that he would not accept Sir Ninian.

Progress thus far suggests that

Mr Brooke has an outside chance of achieving some sort of agreement, even if he does not remain in office long enough to bring it to fruition himself. But, prospects this time round are probably even worse than last.

For months last year it was being said privately by officials at the Northern Ireland office and among those close to the party leaders in the province that meaningful talks could not take place this side of a general election.

To many observers, it seems that what is bringing the parties together is merely the recent growth in violence and the need to be seen to be doing something about it, rather than a serious conviction that political progress is possible.

The attack yesterday was thought to have been carried out in retaliation for the shooting of a Protestant man in the village by republicans on December 21.

Robin Farmer, aged 19, a student at home on holiday from university in Scotland, died shielding his father, a former RUC reservist, from attack by a lone gunman. Mr McKearney, who died yesterday, is believed to be the third member of his family killed in the troubles.

In a separate incident, the wife and 18-month-old daughter of a member of the Ulster Defence Regiment escaped uninjured after an IRA booby trap bomb failed to detonate properly under the family car in east Belfast.

## Tories plan assault on Labour's tax strategy

By NICHOLAS WOOD, POLITICAL CORRESPONDENT

MINISTERS preparing to enter the lists in what promises to be one of the main battlegrounds of the general election are planning to capitalise on remarks made yesterday by Margaret Beckett, Labour's shadow chief secretary, that her party's top income tax rate would apply to annual earnings "substantially higher" than £27,000 to £30,000.

Norman Lamont, the Chancellor, and Chris Patten, party chairman, intend to contrast her forecast, and that of John Smith, shadow chancellor, on Monday, that the proposed 50 per cent rate would bite at "substantially above" £30,000, with a promise by Neil Kinnock, the Labour leader, in April, 1989, that the planned top rate "would hit only a small minority earning more than £40,000 a year". They say Labour's tax plans would penalise up to an extra one million higher-rate payers.

Labour plans a top tax rate of 50 per cent but has not specified precisely the point on the income scale at which it would apply. In addition, it would abolish the national insurance contributions' ceiling, adding 9 per cent to the marginal rates of tax for all those earning above £20,280.

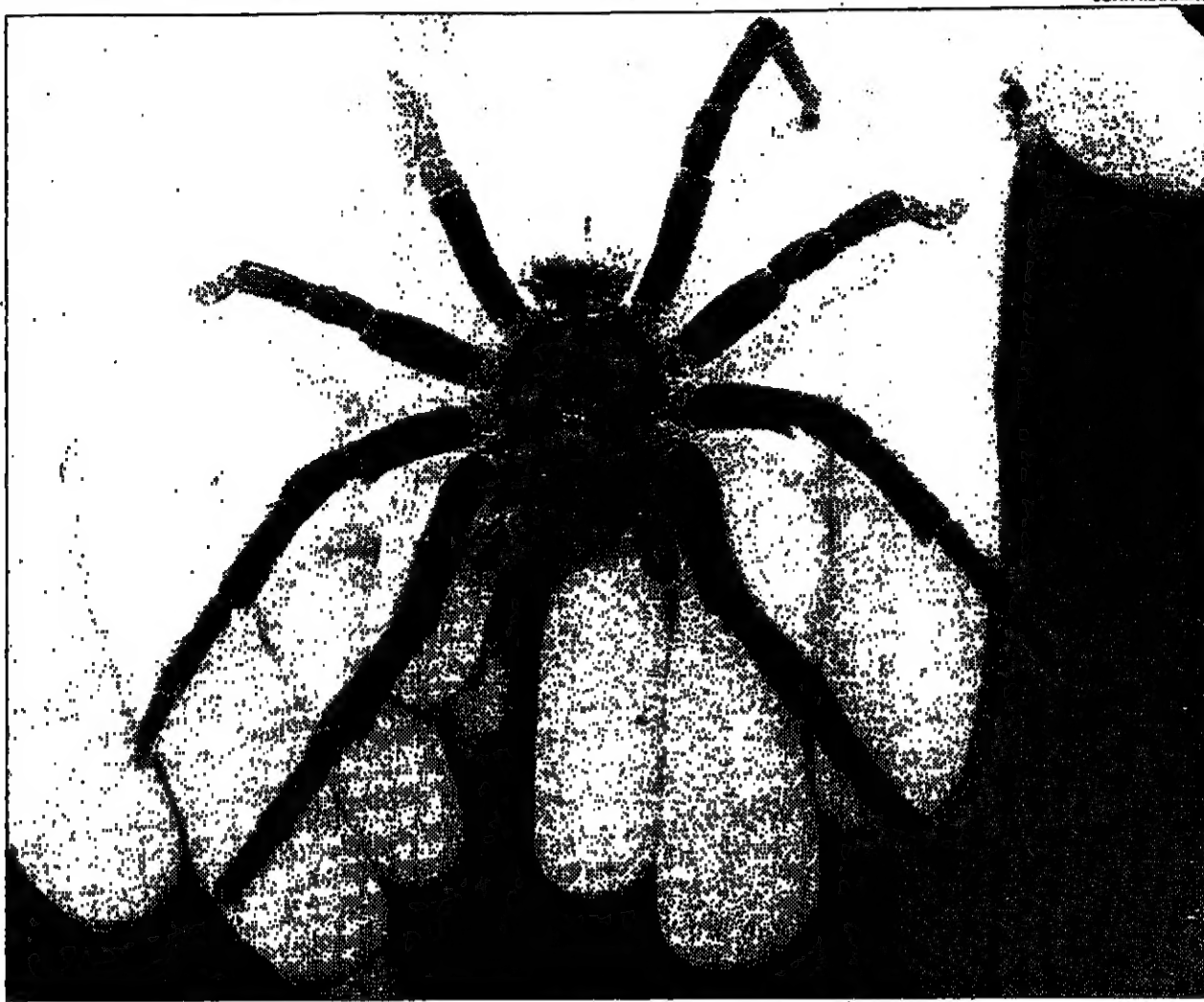
Ministers will maintain that Labour is planning to pitch its highest tax band on taxable incomes of nearer £30,000 a year rather than around the £40,000 figure previously quoted by Opposition leaders. The Tories estimate that an extra one million people would be faced with paying tax and NI at 59 per cent if the threshold were

lowered from £40,000 to £30,000. The existing threshold for higher rate income tax of 40 per cent is a taxable income of £23,700. Inclusion of personal allowances means that the higher rate is payable on gross earnings of £28,715 for a married man and £26,995 for a single person.

Suspensions that Labour might pitch its top rate nearer £30,000 have been raised by a series of parliamentary questions to the Treasury by two Labour MPs, which ministers believe were tabled in a "fishing expedition" to give the Labour Treasury team essential information.

The privatised electricity industry faces tough cuts under an incoming Labour government, Frank Dobson, the Opposition's energy spokesman, said yesterday as he condemned a 34 per cent increase in profits as the proceeds of a "legalised racket". Mr Dobson said Labour would create a "rigorous" new regulatory watchdog with greater powers to curb price rises and make sweeping changes in the way generators and distributors raised revenue. Rewards would be directed at the companies which saved energy.

"The priority in future is not energy sales but energy saving. Energy saving will benefit the customer, husband our fuel reserves, protect the environment and help the balance of payments." But John Wakeham, the energy secretary, said that prices were already controlled by the regulatory body Ofreg. He attributed higher profits to greater efficiency.



Poison peril: a Guatemalan red-rumped tarantula, shown life-size, which can paralyse a man and kill a pet

## Warning: killer spider on the loose

By BILL FROST

ARACHNOPHOBES would be well advised to keep away from a south London suburb following the disappearance of a brachypelma mesomelas, also known as a Guatemalan red-rumped tarantula, which can be poisonous, cunning, and aggressive when cornered.

The spider was stolen from a house in Forest Hill during a burglary in the early hours of Thursday morning.

Christened Ariadne by his owner, who wishes to remain anonymous, the bird-eating spider is black with a coat of crimson hairs on his back.

Inspector Charles Griggs, who is leading the search for the spider, said: "The creature is about the size of a fist and we understand that a single bite from his fangs could paralyse an adult for up to ten hours or kill a household pet."

Police warned anyone who found Ariadne to treat him with great caution. "Put the spider in a container and hand him in at the nearest police station," a spokeswoman said.

Arachnological opinion varied yesterday on the wisdom of approaching Ariadne, assuming his captors have set him loose. Paul Hillyard, a spider specialist at the Natural History Museum, London, thought confrontation very risky. "Given the prevalence and strength of arachnophobia, it is quite possible the person who comes face to face with the red-rump will die of shock once the spider goes into the threat posture."

"The spider rears up, waves his front legs, bears the fangs on his belly and then strikes his prey at speed," he said.

At the butterfly house in Syon Park another expert was less alarmed. "The cold wea-

ther will slow him down. Ariadne is also likely to be quite fatigued if he hasn't been eating properly. Deprived of live locusts, crickets or young birds in the nest, the red-rump's preferred diet, he will be less quick on his feet."

Ariadne's owner appealed yesterday for the return of her red-rump tarantula. The police spokeswoman said: "The spider is ten years old and does not have long to live. Unless he is fed properly and kept in a warm and humid environment, Ariadne's chances are not good."

Forest Hill police believe that the thieves will free Ariadne once they realise his poisonous potential. The talk in Forest Hill has been on how to capture a cornered, hungry, aggressive, bird-eating spider. Mr Hillyard suggested that hunters should wear thick gloves and use a broom and dustpan. "Try and sweep him into the dustpan and avoid his fangs," he said.

Above all, householders confronted by brachypelma mesomelas should avoid provoking their prey. "He can move quickly if angered, even when he is tired. Try and

propel him into the pan with one swift movement," Mr Hillyard said.

On the Richter scale of dangerous, bizarre and sometimes repellent pets, bird-eating spiders register a medium-sized tremor of revulsion among owners of more commonplace animal companions.

Arachnophiles, however, are a growing company in Britain. The British Tarantula Society meets regularly to discuss the pleasures and problems of raising a happy, healthy bird-eater.

Bird constrictors and pythons remain popular too, although the possession of venomous reptiles, including cobras, black mambas and rattlesnakes, is illegal. Red-eared terrapins have proved popular recently with the Teenage Mutant Ninja Turtles craze. Other unusual pets owned by Britons include Vietnamese pot-bellied pigs, which have a voracious appetite and love eating through telephone wires. Monkeys enjoy continuing popularity but chimpanzees are to be avoided as they can become savage when they reach sexual maturity.

## Literacy scheme has proved its worth

The government's reading recovery scheme has proved itself in Surrey, Alison Roberts reports

THE reading recovery programme which the government intends to introduce in inner-city schools has been in use in Surrey since 1989. It was devised by a team from the University of Auckland led by Professor Marie Clay and has improved literacy standards in New Zealand — where it is a key element in government policy — Australia and the United States.

Six-year-olds in 21 Surrey schools are tested on various aspects of reading ability, including letter recognition and phonetic skills. The lowest four achievers are then given daily individual half-hour sessions.

Maria Evans, general inspector for special education for Surrey education authority, said the county had put approximately 200 pupils through the programme. In the first batch two children failed to reach the expected level. In the second it was only one.

The programme was set up with money from the Hamlyn Foundation, an educational charity. The authority and individual schools share the running costs, which amount to between £600 and £1,000 for each child.

Rachael Simms, aged seven, was put through the programme last year at St Nicholas school, Walton-on-Thames. She is now one of the top five readers in her class.

Election issue, page 1  
Leading article, page 11



Rachael Simms: helped by reading programme

## Ex-officer killed war veteran

A war veteran and his wife and son were killed on Remembrance Sunday by a former Royal Navy officer who drove into their car head-on at 90mph, an inquest in Salisbury decided yesterday.

The jury was told that Ronald Peyer, aged 40, had veered across double white lines, driven through a field and terrorised drivers before the crash in Semley, Wiltshire, in which he also died.

In the other vehicle were Allister "Dan" Dubbins, his wife, Olive, aged 70, and their adopted son, Bryan, aged 36. When he died, Mr Dubbins, aged 72, a former corporal in the Royal Somerset Regiment and Royal Electrical and Mechanical Engineers, was wearing his medals after attending a parade in Frome.

The jury returned verdicts of unlawful killing on the Dubbins family and misadventure on Peyer.

## Clarke defends GCSE change

Kenneth Clarke, the education secretary, yesterday refused to moderate his plans for big cuts in the amount of coursework allowed to count towards GCSE qualifications.

Head teachers have appealed to Mr Clarke not to impose a maximum of 40 per cent on marks gained outside final examinations, but he insisted in Oxford yesterday that the limit was necessary to ensure the qualification's credibility.

## Court man sets himself alight

A man set himself alight in front of magistrates in Somerset yesterday. Graham Brookes, aged 31, of Wellington, Somerset, was taken to hospital with facial burns.

Police said that Mr Brookes, who had been ordered by Taunton Deane magistrates to make a weekly payment for unpaid fines, sprayed inflammable liquid in the temporary court building, then set light to it. He was engulfed in flames, and magistrates and officials were forced to flee as fire swept the building.

## Family killed in house fire

Two boys and a woman believed to be their mother died after fire gutted a house in Telford, Shropshire. Firemen carried the three from a bedroom of the house but the children, aged four and seven, were dead on arrival at hospital. The woman, admitted in a critical condition, died a few hours later.

Police praised neighbours who tried to rescue the woman and boys but who were beaten back. The woman had been seen screaming at a landing window with the children shortly before midnight on Thursday.

## Newspaper girl raped

A girl aged 14 was seized and raped while delivering newspapers to flats in Old Basing, Hampshire, yesterday. Her attacker, who wore distinctive gold-rimmed glasses, dragged her along a corridor and into a stairwell where the attack took place.

A boy aged nine was sexually assaulted while alone in his parents' house near Warrminster, Wiltshire. Police said the man who attacked him called at the house twice asking if the boy's parents were home. He was about 5ft 8in tall with short grey or white hair and a mole on his left cheek.

## CORRECTION

Venus is approximately 24.8 million miles from the Earth at the closest point of its orbit, not 248 million miles, as stated in yesterday's Times.

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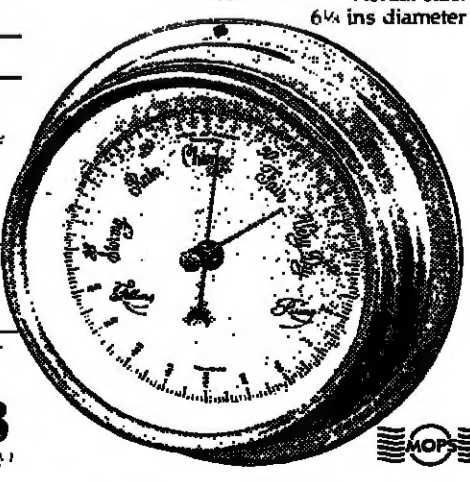
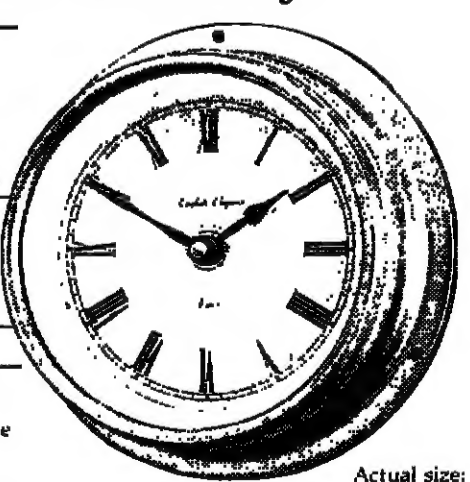
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## Cookson books top spot at libraries

By ROBIN YOUNG

CATHERINE Cookson claimed even more of the reading public's attention last year than the previous year. The author had 23 titles among the 100 most borrowed library books, according to the public lending right calculations for 1990-1, released yesterday.

Since one of the titles, *Harrogate Secret*, appears twice, having been published by Bantam and Corgi, Mrs Cookson, with a total of 24 books in the list, has come within an ace of claiming one quarter of the top 100 for herself.

Last year she had 22 books in the list. Her two new entries are the Corgi edition of *Harrogate Secret* and *The Wingless Bird* from Bantam, both published in 1990.

Mrs Cookson's nearest challenger, Danielle Steel, has 13 of the top 100 places, the same as last year. Dick Francis has added his 1990 publication, *Longshot*, to the seven already in the list.

Jeffrey Archer's total, however, has fallen from seven to four, leaving him below Wilbur Smith and Lena Kenne-



Cookson: even more popular than 1990

Barbara Taylor Bradford, whose total rises from four to five.

The demand for their books at the libraries, however, makes no difference to the authors' public lending right payments. Not even Mrs Cookson is allowed to receive more than the maximum payment of £6,000 under the scheme.

At an increased public lending right rate of 1.81p for each loan, 81 authors have qualified this year for the maximum payment, 26 more than last year. A further 16,783 writers qualified for at least some payment

from the lending rights central fund, 11,653 registered authors received less than £100, and 3,339 nothing.

There is still competition from the late Agatha Christie, who appears among the top four for total borrowings due to the large number of different titles she has in constant demand from library shelves.

A total of 14 authors (counting the children's writers Allan and Janet Ahlberg as one) were estimated to have exceeded one million loans in the year from July 1990 to June last year. The list signals an improved performance by the Ahlbergs, but also by the late Lena Kennedy, author of *The Dandelion Seed* and *Down*

THOSE WITH MOST LOANS IN 100 MOST BORROWED		
	89-90	90-91
Catherine Cookson	22	24
Danielle Steel	13	13
Dick Francis	7	8
Lena Kennedy	6	5
Wilbur Smith	5	5
Barbara Taylor Bradford	4	5
Jeffrey Archer	7	4
Virginia Andrews	0	3
Maeve Binchy	0	3
Jack Higgins	3	3
Sidney Sheldon	3	3

Our Street. They were not among the top 20 last year.

Enid Blyton also topped one million lendings without having any one of her books among the lists of most demanded titles. Other children's authors exceeding one million issues were Roald Dahl and Rene Goscinny, the author of the Asterix books. Dahl has 20 books (12 titles) taking up a fifth of the list of 100 children's books, while Goscinny claims a dozen of the remaining places. Others were Shirley Hughes with 13, Judy Blume, nine, Eric Hill, seven, and Pat Hutchins, six.

In all, 66 children's authors are believed to have achieved more than half a million loans each, while 184 writers achieved at least 300,000 loans, including P. G. Wodehouse, Beatrix Potter, Graham Greene and Frederick Forsyth.

The authors with loans over 1 million were: Catherine Cookson, Agatha Christie, Dick Francis, Danielle Steel, Allan and Janet Ahlberg, Enid Blyton, Rank Dahl, Rene Goscinny, Jack Higgins, Victoria Holt, Lena Kennedy, Ed McBain, Ruth Rendell and Wilbur Smith.



## Prince and pauper yield their secrets

BY LIN JENKINS

DETAILS of the private lives of all from prince to pauper a century ago became public yesterday when the 1891 census returns were opened for inspection for the first time. There was, however, no mention of the monarch, who was holidaying on the French Riviera on the night that the snapshot of Victorian life was taken.

Sandringham's return lists Albert Edward, the Prince of Wales, as aged 49, born at Buckingham Palace, London, head of his household and an employer. Above his name, which like everyone else in the country received a one line entry, is Emily Cook.



Prince Edward: listed as head of household a widowed parlour maid living at the rectory on the estate. The entry lists 174 people on the Sandringham estate, including the princesses Maud and Victoria, Margaret of Prussia, Lady Suffield, a visitor, Annie Poole, the coffee room maid, and numerous parlour maids, kitchen staff and estate workers.

The year was punctuated by strikes on the railways, in the docks, on London buses and for the first time ever in the civil service when clerks in the Post Office savings bank rebelled against compulsory overtime.

The newspapers that year attributed a tenth London murder to Jack the Ripper, the Marquess of Salisbury's government easily defeated a vote on one man, one vote, and the Commons was fumigated with sulphur after the

Prince of Wales and Gladstone were among 150 people in the building to contract Russian flu.

Staff at the Public Record Office traced the entry for Florence Nightingale, then aged 70 and living in South Street, central London, as head of the Nightingale Fund of the Training School for Nurses.

Historians agree that many of the entries are inaccurate, either because of the illiteracy of those being questioned, or the lack of education among the enumerators. Some people wished to conceal illegitimate children, their ethnic origins and overcrowding in their homes. Others were loath to give correct details as they were defying the 1870 Education Act by not sending their children to school. Few people knew their real age and tended to calculate it in multiples of ten.

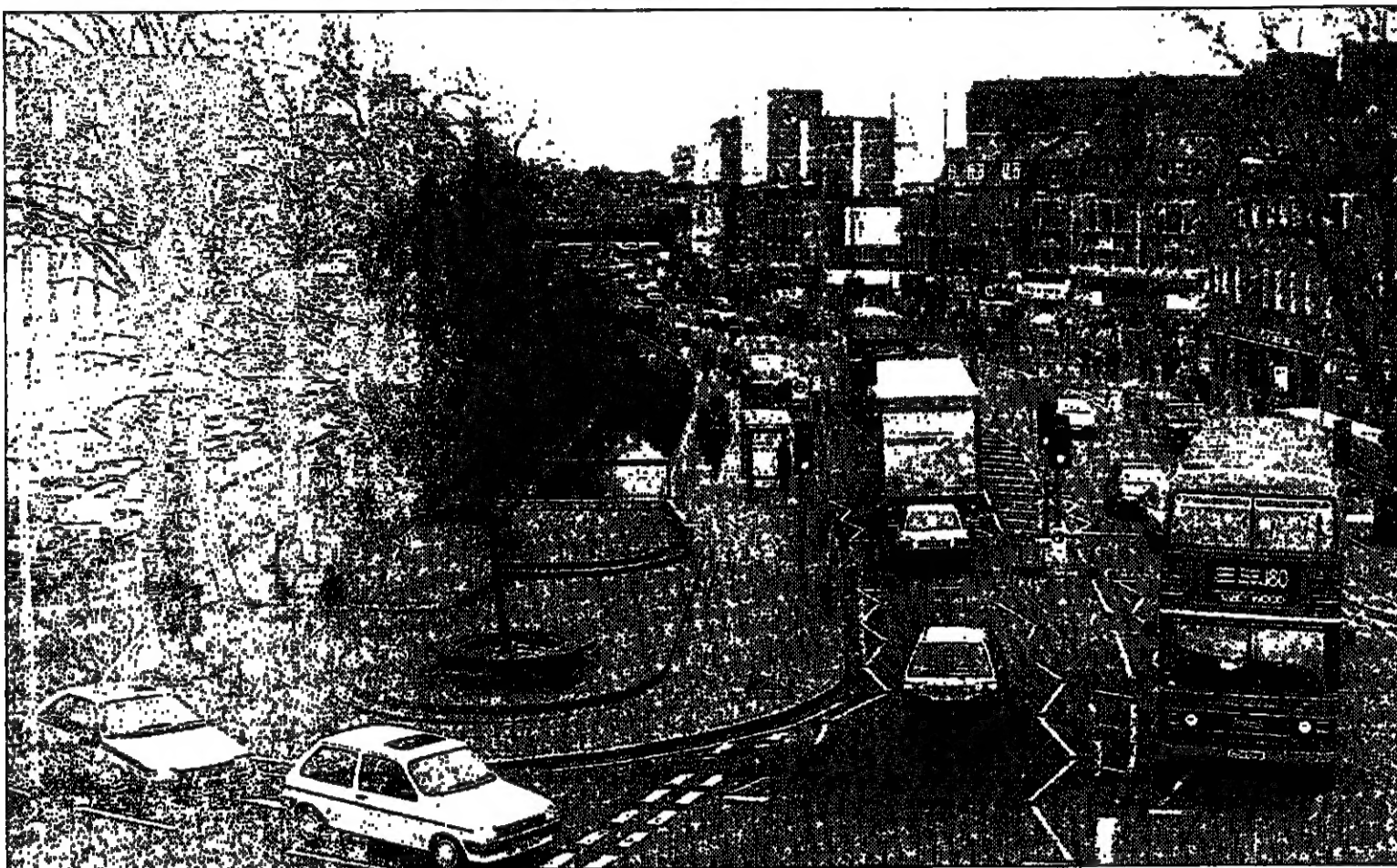
Lord James Douglas fell foul of the authorities for his facetious replies. He was summoned and reprimanded after describing his wife as a "cross sweeper and lunatic" and his son and heir as a "shoe black" born in "darkest Africa". Others fared less well and were fined.

While the questions on the form were limited to address, name, marital status, relationship to the head of the household, age, employment status, place of birth, occupation and whether deaf, blind or insane, the reasons for asking them were limited. The results were to be useful for social planning, but questions about occupations were asked merely for public health purposes since it was believed that illness came from poisoned blood resulting from the materials a person worked with.

The Times, in an editorial on April 3, 1891, two days before the date of the census, complained that in the instructions relating to the category of employment "the case of nearly every employment is provided except one. Evidently the Registrar General considers that literature and journalism are not even callings, let alone professions."



1891: a horse-drawn omnibus makes its way through Lewisham High Street, where census enumerators found clerks in residence



Yesterday: a double-decker bus crawls through the superficially little-changed street, where offices occupy Victorian houses

## Clerks' homes are offices a century on

WHERE clerks once lived in southeast London, they now work. A hundred years ago, when census-takers knocked on doors in the terrace of eight houses by the church in Lewisham High Street, they were greeted by civil servants, draper's clerks, ship's stewards, a physician and a florist. And their families. And a few servants. They collected names, ages, occupations, and tallies of who was deaf or blind, and who was an imbecile or an idiot.

Present tenants of the row of chartered surveyors, a firm of accountants, a housing trust, and still a couple of private owners — are not so keen when asked their ages, let alone if they are imbeciles or are harbouring lunatics.

In 1891, the house hard by St Stephen's Church was No 21. Alfred Goodes, a tobacco manufacturer, aged 49, was head of household. He lived with his wife, Kate, 46, and daughter, Ada, 24. Below stairs, lived Alice Hardy, a servant.

At No 19, Frank Barnett, a 28-year-old physician, and his wife, Hannah, had three children. Their servant, Matilda Baulf, was 16.

Today, No 31, the renumbered house nearest the church, is occupied by Stocker & Roberts, chartered surveyors. The two senior partners, equivalent to head of household, are John Gurney and Paul Davis, fiftysomething and fortysomething, respectively. Where born? No idea, says Ethel Cornell, an accountant. Are Gurney and Davis lunatics? "We might think so, but I don't think they would."

At Nos 25 and 27 are Wagstaff, Rowland and Huntley, accountants. Reginald Rowland is the senior partner, married, and 60. Is he an imbecile? "I don't think so," says a receptionist.

At No 23, Diane Patterson, welcomes you to the Beaver Housing Society, which finds homes for the homeless. The director, Barry Sprauls, is 40 and married. Any idiots? "Most definitely all of us."

Nos 21 and 19 house the only private dwellers left. They were out, perhaps working in what was someone's home.



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## Guide in Yiddish highlights influx of immigrants

INSTRUCTIONS for filling in the census return were printed in Yiddish for the first time to take account of the influx of immigrants escaping persecution in Poland and Russia.

The absence of passports and immigration controls allowed a great movement of people through England, many of whom were bound for the ships leaving Liverpool for the United States. Out of the population of 29,002,525, 198,113 were foreigners. Half of them lived in London, with a further 15,000 or so in Surrey, Kent, Middlesex and Essex, 25,109 in Lancashire and 15,755 in Yorkshire. The mining areas of the North-East had a further 14,908, most of whom worked as merchants and transporters. In London, 23 people out of every 1,000 were classed as foreign, and their principal professions were sailors or merchants, with a high proportion of Russians and Poles among the 14,735 foreign tailors and 2,596 foreign cabinetmakers.

The census records 168,814 as Europeans, but the figure was probably much higher, with people having adopted English names and giving fictitious birth places for fear of being traced. Edward Higgs, a census historian, said that it was common for foreign governments to request information from the Foreign Office about immigrants and, although they were routinely refused, it did not ease the fears of those who wished to remain anonymous.

New questions added for the first time covered employment status, overcrowding and, in Wales, a question about Welsh speaking. However, a large number of people opted to tick each box in the employed, employer or other section, and there were vast numbers of children under one who spoke only Welsh.

Evidence of a mobile population is provided by figures showing a huge growth in suburban areas, with Willesden, northwest London, increasing 122 per cent in ten

The census shows that London was a staging post for thousands of European refugees fleeing to America, Lin Jenkins writes

years, Essex by 51 per cent and Birmingham by 18.9 per cent, compared with the national population increase of 11.7 per cent. Mr Higgs said: "The movement of people in the decade before the census is one of its most remarkable features. It was all done without state pressure or help, but we also see a steady growth of suburbs, with people commuting to work on public transport with a fare system tailored to class. The working man travelled early when fares were cheaper, the clerks a little later when it was more expensive and then the heads of firms who could sweep in later having paid the higher price."

The proportion of blind people fell from one in 979 in 1851 to one in 1,236 and the deaf to one in 1,008 males. The proportion listed as lunatics, imbeciles or idiots was one in 298.

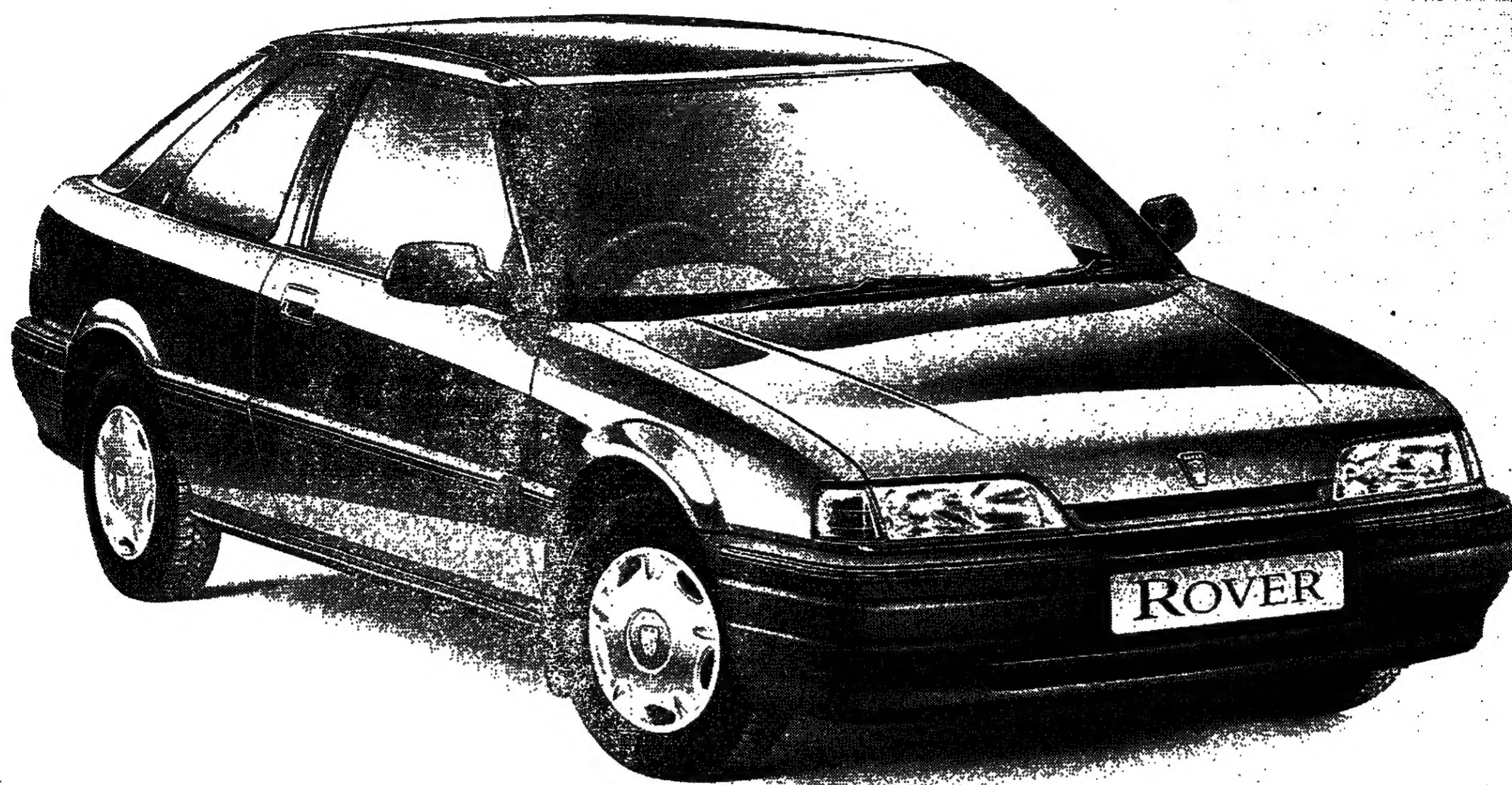
However, the information on the register is so limited that it is of use only to social historians studying a limited geographical area, or those seeking their family history.

Yesterday, Mavis Hillier, of Sidcup, southwest London, was one of the first in the queue, wanting to see the census return of her grandfather John Mills, a coachman. "There is a person my mother used to speak of, who I think was illegitimate, but I am most disappointed to find she is not listed here," she said. "I will keep looking until I find a record of her."

Joyce Martin, of Wembley, northwest London, said: "The whole thing is fascinating and I have found one or two skeletons. I had thought people behaved better in those days, but in fact they were often worse, perhaps because they didn't have television."



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Frozen assets: world figure skating champions Torvill and Dean, left, performing a routine at the rink; the front entrance, centre, and one of its younger visitors, and Robin Cousins, right

## Cold wind of change condemns rink to a watery grave

MORE than 7,000 cubic feet of some of the most famous ice in the world will seep silently down the drains tomorrow when Richmond ice rink undergoes a final meltdown.

Yet not many years ago even the clumsiest novice hardly had room to fall over on the crowded ice. In the days of John Curry, the 1976 Olympic figure skating champion who was based at Richmond, and of Robin Cousins, Jayne Torvill and Christopher Dean, coach parties of skaters streamed into Richmond and the rink, limited to 2,400 at a time, frequently closed its doors on hundreds queuing to get in.

There are now 15 rinks in what was Richmond's exclusive area, but the absence of successors to Torvill and Dean has taken the excitement out of skating. There were 300,000 admis-

sions at Richmond in 1990, but for the past few years the attendance has been declining at almost 20 per cent a year.

The rink was built as a munitions factory in 1916. Building materials were brought in by Thames barge, and warchests left the same way. The building was converted into an ice rink in 1928 and was used to introduce ice hockey to Britain.

Richmond was home to the Royal Skating Club, the oldest in the world, which is transferring to Broadgate in the City, and the Aldwych Speed Club, the oldest short track speed skating club in Europe, which is speeding off to Basinstoke, Hampshire.

It was the nursery of world champions, both British and foreign, especially under the tutelage of Arnold Gerschwiler, who projected John Curry to his Olympic

**Richmond ice rink, a skating mecca for world champions, film stars, and royalty will tomorrow close its doors forever. Robin Young writes**

gold medal and onto the international stage before leaving for the United States.

Betty Callaway, who coached Torvill and Dean, taught the Princess Royal at Richmond for three seasons and tutored the Prince of Wales and the Duke of York there for shorter periods.

The Richmond Flyers, the rink's ice hockey team, was grounded by a lack of funds in 1989 and just before Christmas the rink, at which five members of Great Britain's 1936 Olympic gold medal winning team had been based, held its final match — an under-12 game between the Richmond Rascals and the Streatham Mini-Braves.

Tomorrow's final public session will end at 10.15pm. Then the antiquated refrigeration system will be switched off and, in due course, Richmond ice rink will be replaced on its highly desirable seven-acre site by 250 luxury flats. That cuts out the ice with the aggrieved skaters who raised a 48,000 signature petition in support of a campaign to save the rink.

Bought by the developers London and Edinburgh Trust in 1987, the rink was originally to have been replaced with a new one inside a £22.5 million leisure complex on the site of a deteriorating public baths at the edge of the Old Deer Park. That scheme was

blocked by the Royal Mid-Surrey Golf Club's veto on the change of use needed for an access road. Deprived of its new rink, Richmond borough council took £2.5 million compensation from the developers instead.

Hopes of an eventual replacement now centre on a depot behind The Stoop, the ground of Harlequins rugby union club, where the council would contribute the land and the developers may couple a rink with a night club and a fast-food drive-in.

Followers of ice skating throughout the world have recognised that there is no place quite like Richmond. For all its prosaic beginnings, its idyllic setting beside the Thames gave it a special attraction (John Hennessy writes).

The river, with its ease of transport, was its making in 1916. By a

cruel twist of fate the river may be seen as its destroyer in 1992. Riparian property ownership does not respect tradition, certainly not sporting tradition.

Few ice rinks in the world have been able to match Richmond's glittering cast of performers. Over the past 30 years one would be hard pressed to find a top international skater who had not trained there, competed there or displayed his or her expertise in exhibitions. For many of them Richmond was British skating.

The outstanding moment was the exposure for the first time, in 1982, to the Mack and Mabel routine, of Jayne Torvill and Christopher Dean. They had won the world title the year before with the then conventional method of cobbling together four separate pieces of music for their free programme.

Their zest for innovation and experiment by using the overture, with one small exception, from a failed Broadway show is still regarded it as their finest hour, even surpassing the haunting Bolero which brought them the Olympic title in 1984.

In a less successful venture, the Arosa rink was once sealed off at one end and used as a swimming pool, with seawater brought from Bognor Regis. There were serious leaks due to poor sealing and the project abandoned.

Richmond was also a popular port of call for film producers seeking an ice-skating background. The *dramatis personae* included James Mason, Valerie Hobson and Claire Bloom. Max Wall and Frankie Vaughan went there on a number of occasions to prepare for their appearances in ice shows.

## Bishop calls for 'miracle' restraint

BY RUTH GLEDHILL, RELIGION CORRESPONDENT

THE Bishop of Durham, the Rt Rev David Jenkins, has called for an end to triumphalism about miracles in Christianity.

Dr Jenkins, who has recently steered clear of controversy after a period when his views

on the resurrection and the virgin birth aroused anger, could come in for renewed criticism for his latest pronouncement, in the journal *Health and Healing*.

The bishop, who will preach to the royal family at

Sandringham tomorrow, says in his article that Christians should not "boast about, worry about or seek after miracles. It is not the miracles but the messages and responses which count."

Dr Jenkins says that many Christians believe that miracles, including the miracle of the resurrection, prove the truth of the Christian faith and establish its authority. "Hence, I think, the regular appearance within Christianity of movements which make

a special point of 'signs and wonders'."

He continues: "This really will not do. From a critical and reflective point of view, you simply cannot say with certainty and sense that such and such an event is inexplicable... and, in any case, why is God the explanation of the inexplicable?"

It cannot be in the spirit of Jesus to accumulate "miracles" as triumphant signs, he says. "We need to be modest about miracles."

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Barry Zwiirn

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## Lunchtime drinkers tire more

BY NICK NUTTALL, TECHNOLOGY CORRESPONDENT

A TWO-TIER breath test in which the legal limit for driving will be set at a lower level in the afternoons than in the evenings is being proposed by a British scientist.

Jim Horne, director of the sleep research unit at Loughborough University of Technology, says that studies have found that sleepiness sufficient to cause an accident is more common after lunchtime drinking than after early evening drinking. This is because the brain triggers sleep twice a day - once in the afternoon and again at night.

Just a pint of beer at lunchtime can cause drowsiness and impair simulated motorway driving, according to the research. The same quantity of alcohol consumed in the evening, when the brain is more alert, has the same effect on the blood alcohol level but can go almost unnoticed. Tougher breath tests would be most effective between 2 and 4pm and among drivers over 45 years.

The pilot research, carried out in August and published in yesterday's *New Scientist* magazine, found that a large number of drivers appeared to be falling asleep at the wheel during three two-hour periods of the day - 2 to 4am, 4 to 6am and 2 to 4pm.

## Red Beret parachutes lost in fire

The Parachute Regiment is expected to have to cancel training jumps after its stock of parachutes was destroyed in a fire at a packing hangar at RAF Hullavington, Wiltshire, yesterday.

All of the Red Berets' parachutes were stored at the hangar. The RAF also stored parachutes there, but carries spare stocks at all of its bases. More than 200 firemen were called to the fire.

## Man ablaze

A man found ablaze in a street in Finsbury Park, north London, has died in hospital after suffering 100 per cent burns. Police said that a can of petrol was found near by and a man was seen running from the scene. The victim had not been named last night.

## JP sex charge

Raymond Wardleworth, a magistrate aged 51, of Wivenhoe, Essex, was remanded on bail by Witham magistrates on charges of indecently assaulting a boy aged 15 and inciting five boys to commit indecent acts.

## Hair attack

Three women in a bar in Sheffield were left with large bald patches after unidentified men squirted hair-removing foam on their heads and rubbed it in.



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Handwritten note in Arabic script: "سنة 1 من الابد"



## Britons are baffled by their own finances

AS BRITONS struggle to pay off the mortgages, loans and hire purchase deals they took out in the confident 1980s, it would appear that most of them have no idea how interest rates are calculated. As far as the majority are concerned, RPI might as well stand for Rather Puzzling Initials, and APR leaves most people equally perplexed.

In spite of still being seen by the French as a nation of shopkeepers, unnaturally interested in things mercantile, Britain would now seem to be a country full of people bemused by the simplest of commercial transactions.

Judging by the results of a Gallup survey published yesterday, politicians should be wary during the general election campaign of taking on trust the electorate's knowledge of financial matters.

Gallup asked more than 1,000 people in full-time employment what RPI stood for. Sixty-two per cent admitted right away that they had no idea. After being told that it was the Retail Price Index, 52 per cent still said they did not know what that meant. Asked what it measured, 5 per cent thought that it was the prices recommended by the government. Of the people aged 16 to 24 surveyed, 54 per cent did not know the meaning of RPI, and only 2 per cent were any the wiser when the abbreviation was decoded.

APR fared slightly better in the survey, carried out for Pearl Assurance. Forty-eight per cent knew that it stood for the annual percentage rate, and 42 per cent had no idea. Nearly half of those questioned did not understand the difference between the APR on their loan and the quoted rate.

They failed to appreciate that the APR was a combination of the interest, the interest accruing and other costs involved in taking out the loan. The 16 to 24-year-old group also did badly on APR, with 65 per cent completely puzzled. General financial questions, such as how mortgages, pension schemes and

**Modern Britons appear to have the commercial acumen of Mr Micawber, reports Jamie Dettmer**

income tax work, also produced alarming results.

Only 25 per cent of all respondents said that they completely understood Britain's tax system. Fourteen per cent said they found it incomprehensible. Half of the home owners questioned did not understand the workings of a mortgage and 42 per cent did not know how much interest they were paying at present. Nearly half of those holding car, house or life insurance policies admitted that they did not fully understand how they worked.

Only 44 per cent of respondents thought that they were managing their finances correctly. A mere 36 per cent were confident that they understood their pension scheme and 23 per cent found their scheme incomprehensible or had no idea how it worked.

Anxiety about the property market came through very clearly in the poll, indicating that in spite of the increase in home ownership under the Conservatives a large number of people now saw property as a poor investment. Only 38 per cent of respondents said that they would still invest in property. The majority, 45 per cent, felt that long-term building society accounts were a safer bet.

Most, 64 per cent, blamed themselves for their ignorance, 20 per cent said that it was the fault of government, 7 per cent blamed the media and 31 per cent blamed either banks or insurance companies.

The Managing Finances survey was conducted by Gallup for Pearl Assurance between October 23 and November 5. A representative sample of 1,124 people, all in full-time employment, was used in the poll.



Reformer within: Barbara Beck-Coulter, the first woman to be appointed chairman of a gentlemen's club, the Reform Club

## Woman takes the helm at top 'gentlemen's club'

By Joe Joseph

"IF YOU want to promote women's causes," Barbara Beck-Coulter said as she began her duties yesterday as the first woman chairman of what Pall Mall people still call gentlemen's clubs, "the thing is not to rail in a feminist fashion. I'm not a great feminist. Far better than baying at the doors of the Athenaeum, asking to be let in, is joining the Reform Club and working from within."

Mrs Beck-Coulter, editor of International Management magazine, is the new chairman of the Reform, the only top gentlemen's club that does not bar applicants with fallopian tubes from joining on equal terms with the men.

Other clubs allow ladies in through the back doors, into certain dining rooms, at certain hours. But in the Reform, "there's nowhere that

women can't go," she says, "except the gentlemen's lavatory." A more forceful woman might have trumpeted the election as some kind of victory for womanhood. Mrs Beck-Coulter heightens its impact by making it seem quite run-of-the-mill.

The Reform embraced women a decade ago. Its members — who, application rules insist, must have "character, talent and achievement" — are more varied than those in many of its neighbours. "You don't have to have money and you don't have to have class. We have politicians, businessmen, academics, journalists, lawyers, accountants. Politically, it's quite catholic. It doesn't attract the old landed gentry type. We welcome foreigners and we have always been open to Jewish members,

which is not always the case with some other London clubs."

The Reform's 2,300 members include about 250 women. The MP Emma Nicholson and the businesswoman Jennifer d'Abo are among them. One in every four or five new applicants is a woman. The idea would be painful to Bertie Wooster, whose London club, Drones, in Dover Street, was a haven from women and aunts, a place where he and Biscuit Biskerton, Catsmeat Potter-Firbright and Pongo Twiddleon-Twiddleton could spend evenings making for the bar like bison for a war hole. But more women are being drawn to a London club's discreet charms.

"I joined," Mrs Beck-Coulter says, because I thought it was a useful place to have, a convenient place to meet people. It's congenial, not crowded like a pub. And the building is beautiful. Grade I listed.

"A lot of men say they want to join this club because they think a single-sex institution is rather odd."

## Pets caught in trap of recession

THE recession in America is taking its toll on all members of the family, including pets. Animal shelters report increases in the numbers of animals being "surrendered", from cats and dogs to Vietnamese pot-bellied pigs.

"Pets are indicative of any changes in society," Kay Dwyer, shelter manager at Boston's Animal Rescue League, said. Between 10,000 and 11,000 cats were surrendered to the league in 1991 and about 2,500 dogs. About 85 per cent of the animals were destroyed.

"This past year a lot of people started to give up older pets, pets they shared their lives with for 10 or 15 years," Ms Dwyer said. "We found more people being evicted and not able to keep pets — single mothers, people whose economic situations changed so drastically that they had to give up pets they wouldn't before."

Donna Bishop, director of the companion animals programme for the Alliance for Animals of Boston, said that she has encountered people taking extraordinary measures to keep their animals. "There are a lot of elderly

women who go without food or heat to provide for the animals," she said. "It's not just weird people; it's pretty widespread, especially in the inner city."

The Anti-Cruelty Society in Chicago, which runs an animal clinic for pet owners who are poor, had 2,000 clients two years ago, but has now reached its capacity at 3,000. Jane Stern, director of administration, said that people would queue for two hours for the society's monthly offer of free pet food.

Staff members of the Phoenix Horse Rescue in Broomfield, Colorado, are finding rabbits, dogs and cats at the end of the driveway. "People just open up the car door and dump them out," Kathleen Sinke, the centre's vice-president, said.

Among the chickens, geese and pot-bellied pigs at an animal care farm in Methuen, Massachusetts, is Oscar, a 2,300lb steer, who was once used on an anti-veal poster. Roger Lauze, the farm's manager, said that Oscar was only available as a pet. "We don't want him in anybody's freezer," he said. "We couldn't bear to see it."

## Police saved by armoured vests

Washington: Better training and wider deployment of bullet-resistant vests led to a significant drop in the number of American law officers killed last year, according to a police group.

Figures from the Law Enforcement Officers Memorial Fund show that 130 officers were killed on duty last year, compared with 150 in 1990. One third were shot. Craig Floyd, chairman of the fund, pointed out that the annual total had fluctuated throughout the Eighties from a high of 165 in 1980 to a low of 133 in 1986, giving an average of 153 over the decade.

Mr Floyd said that the decrease in police deaths could be linked to the increase in murders in cities across the country. Officers had benefited from better equipment — especially new, lightweight vests, now worn by 70 per cent of "front-line" policemen and women — and better training, leading to greater caution. (AP)

## Japan feared

Paris: The great majority of French people have a favourable view of the Japanese, viewing them as hardworking and competent, but 41 per cent agree with Edith Cresson, the prime minister, that an "invasion" of Japanese products is to be feared, according to an opinion poll. (AFP)

## Air mailed

Newark: Kieron Wiffin, aged nine, who launched a balloon with his name and address on it two months ago, has become pen-pals with Alan Klippaas, a radio producer in Copenhagen, 600 miles from Nottinghamshire, who found his message stuck in a tree by the roadside.

## Tough bird

Bournemouth: A guillemot that was tagged and returned to the wild after treatment for oil contamination at an RSPCA hospital at Taunton, Somerset, in 1985, has been found dead on a Dorset beach, setting what is thought to be a longevity record for oiled seabirds.

## Quarter cut

Montevideo: Twenty five per cent of Uruguayan workers — 300,000 people — are alcoholics, leading to a high rate of absenteeism, accidents at work and a drop in production, the labour ministry says. Drink-drivers are involved in 70 per cent of traffic fatalities in the capital. (AFP)

## Mock exports

Bath: Beazer Homes has won a contract to export estates of mock Tudor and Elizabethan homes at £170,000 each to Japan, complete with cut-de-sacs, landscaping and modifications to meet earthquake codes.

## Light savings

Blackpool: The world-famous illuminations may be switched off a week early next year as part of an economy drive by the local authority, which needs to save £1.5 million to avoid poll-tax capping.

## RAISED IN THE HIGHLANDS.



FINEST SCOTCH WHISKY

QUALITY IN AN AGE OF CHANGE.

## Animals to get Bardot's home

Brigitte Bardot wants to leave La Madrague, the £2 million property in St-Tropez which she shares with a goat, a donkey, a dozen dogs and a score of cats, and has willed it to her Bardot Foundation for the protection of animals. Yesterday she had planned to visit Paris to meet Philippe Marchand, the interior minister, to persuade him to classify the foundation as a public utility, so that donations and legacies could be made more easily. But Mme Bardot got no further than her local airport, where there was such a crush of journalists that she turned back to her home.

Bruce Springsteen the American rock star has a new daughter, according to his former guitarist Steve Van Zandt, who announced the birth on a live television show. Springsteen and Patti Scialfa, a former member of

his band, already have a son, aged 17 months.

President George Bush was not searched for chewing gum — a banned substance — when he arrived in Singapore for a three-day visit yesterday, a customs official said. Singapore banned the import and

sale of chewing gum this week, citing "the perennial nuisance" of litter. The ban took effect yesterday.

Walter Hudson, listed in the Guinness Book of World Records as the world's heaviest man, was buried on Thursday in a specially designed iron-enforced casket. Mr Hudson, aged 46, who weighed 78½ stone, gained fame in 1987 when the fire department had to be called because he got stuck in a door of his house near New York.



Bardot: committed to protection of animals

Jim Kerr, singer with the rock band Simple Minds, married actress Patsy Kensit yesterday at Chelsea register office. Family and friends staged a diversion for photographers outside the office afterwards while the bride and groom left by a side entrance.

## Scientists start talking moonshine

By Nick Nuttall and Joe Joseph

THE titles of the Earth and the Moon are simply not glamorous enough, according to some of the world's leading scientists. They want to swap the humdrum names for something punchier, grander, and more in tune with their role in our solar system.

Of course, this will mean reprinting dictionaries and rewriting poems and big chunks of Shakespeare, and will play havoc with Cole Porter and Irving Berlin. No more spooning in June by the light of the silvery moon, no more shining on harvest moon, and what will become you in future will not be moonlight. The meek shall have no chance of inheriting the earth.

The rechristening plan is backed by Science, America's most pukka scientific journal, which is urging its readers to send in suitable new titles by February 1.

So what bothers the scientists so? Apparently, many are miffed that while other planets have sparky names drawn from Roman mythology, the home of the universe's only known

intelligent (well, brightish) life plods along with the name Earth.

They moan that even the moons of other planets have such names as Atlas, Titan, Callisto, Ophelia and Charon. (Of course, the first thing that you notice is that none of these rhymes with June, and that if someone told you that Callistolith went with your hair, you would probably think he was trying to sell you a non-allergenic face cleanser. Scientists don't think this way.)

The Old Farmer's Almanac, widely read among farmers, is also anxious about our dull names for the Earth and the Moon. It plans to submit more impressive ones to the International Astronomical Union, which names newly discovered heavenly bodies.

So far, front-runners include Terra for the Earth, and Luna for the Moon. Other suggestions are Tellus and Gaia, the Roman and Greek goddesses of the earth. Scientists are trained to seek the obvious solution first.

Heinz Wolff, head of bioengineering

at Brunel University, thinks that the Earth's name should reflect its position as the only known home of thinking life. He says that Ingenium, from the Latin for intelligent, or Sapientia, meaning wisdom, might be suitable. (Practise it: "I'll follow you to the ends of the Sapientia, darling" or, on the building site, "We'll be needing another couple of lorry loads of Ingenium.") There is also Vita, Latin for life, but this sounds more like a new polyunsaturated margarine.

Ian Fells, professor of energy conversion at Newcastle University, favours "a name that embodies the fact that three quarters of the planet is water". Aqua is possible, but a bit odd. The Moon, he says, "is a very dirty place", adding: "The Moon is for lovers, so we could possibly call it Cupid." So much for science.

The best bet is probably leaving it to advertising men, experienced in devising new names. We could trade in the Moon for something like I Can't Believe It's Not Cheese.



## President Bush faced with protests and security concerns during Asia-Pacific tour

## Military bases top Singapore agenda

PRESIDENT Bush arrived in Singapore yesterday for the first visit by a United States president, with an enhanced security role for the island republic possibly on the agenda.

With the winding down of American military facilities in the Philippines, Singapore looks likely to be a base for US logistical staff in the Pacific. In his talks with Goh Chok Tong, the prime minister, and with Lee Kuan Yew, the former prime minister, today, Mr Bush is expected to discuss Singapore's wish for a continued US military presence in the region. This includes a memorandum of understanding, signed more than two years ago, to allow the US navy and air force "greater access to Singapore's military facilities".

Richard Solomon, the Assistant Secretary of State for East Asian and Pacific Affairs, has been quoted as saying the memorandum of understanding is "a

Singapore greets George Bush with demands for a bigger US presence, Mary Lee reports

good example of the kind of new arrangements our military would like to develop in Southeast Asia. We will be pursuing these kinds of arrangements with a number of other countries... our military is prepared to distribute its presence in the region". The American navy is also looking for ship repair facilities in Brunei and Malaysia.

He is also likely to discuss the new balance of relations between communist and non-communist countries and the Cambodian peace agreement signed last year. He may announce the end of remaining trade sanctions against Phnom Penh. After a state welcome for Mr Bush by President Kim

Wee, Singaporeans who agree with their foreign ministry's view of the visit as "an honour" for the country will be watching their television sets this afternoon for the live transmission of Mr Bush's "Singapore Lecture". The lecture, to which diplomats and businessmen have been invited, will be chaired by Mr Lee, whose views on the region, especially China, Mr Bush is said to value highly.

Mr Bush is expected to address the issue of world trade, the importance of the Southeast Asian markets to American exports, as well as a continued American presence in the region.

Robert Mosbacher, the commerce secretary, leads the commercial delegation, accompanying Mr Bush. Mr Mosbacher will meet a Singapore team led by Brigadier-General Lee Hsien Loong, deputy prime minister and trade and industry minister.



Funeral march: Four protesters in Melbourne carry a coffin holding a symbolic "victim" of Asian regimes to which the United States grants military credits. President Bush left the city yesterday after confronting the most violent street demonstrations seen in Australia for two decades (Robert Cockburn writes from Sydney). Police, who had underestimated the crowd numbers,

fought pitched battles with anti-Bush protesters and, according to bystanders, over-reacted in their use of batons and horses to regain control. After the security cordon was breached, the president's motorcade was forced to use an emergency route to reach the city centre for his final public engagement. Inside the World Congress Centre, which about 500 protesters

were trying to reach, Mr Bush offered his own folksy optimism: "The only button that I have my finger on these days is the one where I try to set the clock on my VCR," he said, referring to his home video cassette recorder. The police were further embarrassed when two demonstrators managed to get into the centre, by using an unguarded service lift, where Mr Bush was addressing a

farewell engagement hosted by Joan Kirner, the state premier of Victoria. In Canberra on Thursday, Mr Bush had a run-in with angry Australian farmers protesting at American farm subsidies which they say have stolen their traditional markets. The farmers' action has drawn the American media's attention to the president's trip, which has had little coverage at home.

## China stays quiet on poison leaks

FROM AGENCE FRANCE-PRESSE IN PEKING

CHEMICAL weapons buried by Japan during its occupation of China more than 40 years ago have leaked and poisoned hundreds of people, officials and experts said.

The two countries have agreed to suppress information on the poisonings, diplomats said, in an apparent effort to prevent upsetting relations ahead of the 20th anniversary of their establishment in September. Michio Watanabe, the Japanese foreign minister, arrived in Peking yesterday for a four-day



Watanabe: furthering diplomatic relations

visit to further relations between the two nations.

Several areas in northern China, including a city of one million people, have been contaminated, according to Wu Jiandong, a researcher on Sino-Japanese relations. He said that corrosion had eaten away chemical weapons stockpiles, including deadly mustard gas shells, buried by the Japanese Imperial Army as it fled at the end of second world war. "This has directly resulted in the contamination of land, water and the comprehensive pollution of the environment," Mr Wu said. "The number of people poisoned is in the hundreds."

Japanese press reports said that 500 people in Dunhua, in Jilin province, were injured or killed by poisonous gases leaking from the shells. The Chinese government told Japan that 200,000 shells still remained on Chinese territory, the reports said.

Peking first demanded in August 1990 that Japan dispose of the chemical weapons, most of which are in Jilin, Heilongjiang and Liaoning, the three northeastern provinces that formed Manchuria. A Japanese team that included chemical weapons experts came to China in June to inspect Shijiazhuang, the capital of Hebei province, and Dunhua, a Chinese environmental official said. Japan, which has never acknowledged using chemical weapons in China, was drawing up a plan for their disposal. A disposal site has not been found yet.

The chemical weapons are an embarrassment for Peking and Tokyo, with Emperor Akihito scheduled to visit here later this year. Emperor Akihito would be the first Japanese emperor to visit China, where memories of second world war atrocities carried out in the name of his father remain strong. "We have agreed, the Chinese and the Japanese, that we are not going to make any comment at this time," a Japanese diplomat said here last week.

"The Japanese seem to fear that the chemical weapons will be the fuse that ignites the issue of reparations," Mr Wu said, estimating Chinese losses in looted goods at \$320 billion. Internal pressure for China to seek reparations from Japan has grown with similar pacts being negotiated by Russia and North Korea.

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Conflict in Chad

# France sends in troops and jets

By Philip Jacobson in Paris and Our Foreign Staff

AS FRANCE flew in jet fighter-bombers and troops yesterday to Chad, Nadji Bessoumal, the Chadian defence minister, said that at least 150 government soldiers were wounded and an unknown number killed in a fierce battle for control of towns in the west of the country overrun by rebel troops loyal to Hissène Habré, the deposed president.

The minister said that the Chadian army was in the process of retaking the garrison at Bol, 90 miles north-west of the capital, Ndjamena, after four days of fighting. He did not say if the

government controlled the rest of Bol, a town on the shores of Lake Chad which Habré loyalists captured. The Chadian army was in the process of retaking the garrison at Bol, 90 miles north-west of the capital, Ndjamena, after four days of fighting. He did not say if the

There have been reports of theft and looting by armed gangs in the capital, where President Deby has ordered strict security measures. The official reason for sending in an estimated extra 450 troops, plus Jaguar fighter planes, in addition to the

1,200 there, is the need to protect French citizens, but France has had little respite from military involvement in Chad since independence in 1960.

In Paris, the organisation claiming to represent Mr Habré's movement to recapture the country from which he was exiled a year ago, criticised France's decision to intervene in "an exclusively internal conflict". The "discredited Deby regime" did not merit "a single drop of French blood", an official said yesterday.

France doubts the ability of President Deby's regime to regain the initiative. France has plenty of experience in military intervention, having for many years defended the then President Habré from rebel forces which were led by the president that he overthrew, Goukouni Weddeye. Weddeye staged a long-standing war against Mr Habré with the help of Libyan forces.

They were finally defeated by Mr Habré's forces, with French backing, thanks to the strategy of Idriss Deby, then in charge of the desert campaign. Later Mr Habré's relations with France became increasingly tempestuous and the eventual coup against him was welcomed in Paris.

The French government has emphasised that it is committed to supporting the "democratic process" initiated by President Deby. In Paris, it is believed that Mr Habré's offensive is less a popularly supported uprising than a calculated attempt to disrupt the process of democratisation in which a national constitutional conference and free elections were expected.

France still prefers to talk in terms of "armed and uncontrolled gangs" threatening the security of the civilian population: on the face of it, however, that would be scant justification for sending in the Jaguar fighters. France has been increasingly reluctant to intervene in its troublesome former African colonies in order to support often unpopular regimes. Its last intervention was in Zaïre, but only to evacuate French citizens living there.

## Truth sought on aid to Kurds

FROM ANDREW FINKEL IN SHAQLAWA

JEFFREY Archer arrived in Zakho, northern Iraq, yesterday evening, after travelling through southeast Turkey in his capacity as charity fundraiser, on a week-long visit to the Kurdish areas of Iraq to find out how the £57 million he helped raise through the Simple Truth appeal has been spent.

He will discover a Kurdish leadership grateful for his intentions but also critical of the aid operation.

Kurdish discontent is focused in particular on the United Nations, which acts as the umbrella organisation for relief efforts but which is also the only visible outside presence in the Kurdish areas of Iraq. In Kurdish eyes, the UN is an expensive, top-heavy bureaucracy that compounds those sins by exchanging aid dollars at an official price some 30 times the rate in the bazaar.

The UN, in its turn, argues that it is being asked to account not just for the Simple Truth millions but for the political uncertainty which continues to afflict those it is trying to help. An official of the United Nations High Commissioner for Refugees said the West had diligently pursued the progress of President Saddam Hussein in destroying chemical weapons but had turned a blind eye to the embargo on fuel and food which Baghdad has imposed on the north. Even in recent months, fighting initiated by Baghdad has created new waves of refugees.

The immediate task centres on providing sufficient shelter and food for the population for the winter. In Penjwin, in the highlands on the Iranian border, some 10,000 people, inadequately clothed and living in tents pitched on melting slush, were still waiting to be moved to dry ground. The winds knocked over their tents and upended the industrial canopy used for UN stores, sending metal bolts flying. Many of those at risk have been waiting nine months to return to their homes in the disputed city of Kirkuk.



Making a case: Hanan Ashrawi explains the delay in attending the talks

## Extremists succeed in ambushing talks

Rejectionist factions may be winning in their violent efforts to prevent any compromise over the disputed territories in the West Bank and Gaza Strip, Richard Beeston writes from Jerusalem

THE threatened collapse of the Middle East peace initiative yesterday marked the first victory for Israeli and Palestinian extremists who have campaigned violently for two months to stop direct negotiations.

Ever since Arab and Israeli delegates sat down at the same table in Madrid to begin the first face-to-face negotiations in their 44-year conflict, rejectionist groups in both communities have been active behind the scenes to prevent any compromise over the disputed territories in the West Bank and Gaza Strip.

The first violent action was taken by the Popular Front for the Liberation of Palestine, the Damascus-based Palestinian group credited with the machinegun ambush of a bus carrying Jewish settlers in the West Bank on October 28, which left two people dead, and a similar attack on a car near Ramallah which killed another Jewish settler on December 1.

The other main rejectionist Palestinian faction, the fundamentalist Muslim movement Hamas, has also mobilised its supporters, who on

Monday sabotaged a planned talk by Faisal Hussein, the leader of the Palestinian delegation, who was forced to retreat from the West Bank town of Tulkarm under a hail of bottles and stones.

Although at first right-wing Israeli leaders and their supporters in the settler lobby were slower to react, over the past few weeks they have stepped up their vigilante operations in the occupied territories with the aim of provoking Palestinian residents and challenging the authority of the Israeli military.

As the Israeli columnist Zeev Schiff commented in this week's *Jerusalem Report* magazine: "The Jewish extremists are not alone in their objective of derailing the negotiations. As long as the talks go forward, their efforts will be matched by extremists on the Arab side. And as Arab extremists try to create greater provocations, the extremists among the Jews will be only too delighted to co-operate by responding in kind."

Their other key allies in this effort are the extremist parties in the coalition government of Yitzhak Shamir, the prime

minister, who express only a small minority of Israeli public opinion but enjoy considerable sway in the Knesset because they hold the balance of power. This week, in exchange for agreeing to vote with the ruling Likud party on the budget and an upcoming constitutional reform bill, the ultra-nationalists were rewarded with promises of increased state spending worth millions of pounds this year on housing and infrastructure for Jewish settlements in the occupied territories.

Although the deportation order issued by Moshe Arens, the defence minister, against 12 suspected Palestinian activists on Thursday night was primarily a reaction to the latest killing on Wednesday of another Jewish settler in the Gaza Strip, the move was also seen as an attempt to appease the right-wing lobby.

With such determined opposition confronting both Israeli and Palestinian leaderships, the chances of a breakthrough in the present atmosphere appear bleak.

Palestinians pull out, page 1  
Leading article, page 11

## Cubans escape to US

Washington: Thirty-four Cubans applied for political asylum in Miami yesterday after escaping from Cuba on a Soviet-built commercial helicopter (Martin Fletcher writes).

The helicopter was picked up on American radar soon after it left Cuba, flying barely 40ft above the sea. A customs jet and Blackhawk helicopter met it 20 miles off the Florida Keys and escorted it to a private airport just south of Miami where it landed.

Members of the Cuban-American National Foundation who went to the airport speculated that the passengers must have been important to have had access to the helicopter and fuel which is scarce but there was no confirmation.

The helicopter was a civilian version of the Soviet Mi-8 military helicopter and belonged to Cubana Airlines. The two pilots were in uniform and the passengers included men, women and children, some with baggage. Conditions have deteriorated sharply in Cuba as aid from the former Soviet bloc has dried up, prompting a new exodus of refugees. About 2,000 Cubans managed to reach Florida last year, arriving on inner tubes, rafts and ramshackle boats.

## Scientist killed in explosion

London: A scientist has been killed and three others injured in an explosion during a cold-fusion experiment at the laboratories of SRI International in Menlo Park, California (Nigel Hawkes, Science Editor, writes). No measurable amounts of radioactivity were released.

SRI is an important research company, employing 2,500 people in research, development and consulting, and has been involved in cold fusion research for two years.

## Marcos money

Manila: The Philippines has recovered 150 million pesos (£3 million) from Imee Marcos Manotoc, daughter of former President Marcos, officials said, as 25 new charges were brought against his widow, Imelda. (AFP)

## Put overboard

Johannesburg: Two Mozambican stowaways on a ship were put in oil drums and dropped over the side into the sea. The men later washed up on South Africa's east coast, the South African Press Association said. (AP)

## Burma attacks

Bangkok: Burmese troops attacked two guerrilla strongholds of the Karen ethnic minority, who are fighting for autonomy from Burma, along the Thai-Burmese border, Thai border police said. (AP)

## Medical wait

La Jolla, California: Mother Teresa's doctors say it could be a month before they know how serious her heart condition is. Mother Teresa, who won the 1979 Nobel peace prize, is in serious condition in hospital here. (AP)

## Algeria vets poll rigging claims

FROM AGENCIES IN ALGIERS

COMPLAINTS about ballot-rigging in the first round of the Algerian elections, held on Boxing day, have been lodged with the electoral supervisory body in about a third of the constituencies, a Constitutional Council spokesman said yesterday.

A spokesman for the council said 341 complaints had been lodged, covering 145 of the national assembly's 430 seats. The council is to make a ruling by the end of next week on alleged vote-rigging and in which constituencies voting should take place again. It also has the right to invalidate the entire first round.

A ruling upholding the complaints would be a blow for the Islamic Salvation Front, which scored an overwhelming first-round victory, capturing 188 seats. The Front of Socialist Forces, strong in the Kabylie region, gained 25 seats and the ruling National Liberation Front was routed, gaining only 15 seats. The Islamic front could win an overall majority in the second round, scheduled for January 16, which would herald an Islamic state in Algeria.

Algerian sources said it was

possible that the National Liberation Front, which has ruled Algeria for 30 years, had challenged results in all 430 seats.

The fundamentalists' first-round victory has sparked widespread protest from other opposition parties who have called for the second round of voting to be cancelled. On Thursday an estimated 300,000 people demonstrated in Algiers against the Islamic front. The government has rejected calls for cancellation of the next round of voting. The majority of official complaints were lodged by the National Liberation Front, the council spokesman said. The Islamic front has filed 17 complaints.

Fundamentalist leaders said yesterday that democracy was atheism and Islam offered the only true freedom. Abdelkader Moghni, the newly elected member of parliament for Bab el-Oued, a fundamentalist stronghold in Algiers, said at prayers yesterday: "On December 26 the Algerian people said its last word. It was the victory of Islam and the defeat of democracy, which is pure atheism."



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## Blacks split over rap tragedy

FROM CHARLES BREMNER IN NEW YORK

WHEN the Rev Al Sharpton, New York's theatrical street activist, leads his angry marches, the outrage is normally aimed at the "white racist system" and the injustice his followers believe it inflicts on blacks. Today, in a change of character, Mr Sharpton plans to lead a protest in Harlem against blacks.

His action springs from the disaster last Saturday night in which nine people were crushed to death as a surging mob tried to force its way into a basketball game played by rap music celebrities. Over the past few days the horror of the Saturday-night stampede has fanned the flames of New York's racial bonfire.

After the disaster, New York switched instinctively into racial mode. Blacks saw the deaths as another tragedy inflicted by a society that is indifferent or worse to their suffering, an outlook that lies at the heart of the resentful, bitter message of rap music.

Meanwhile, the media trod delicately around the matter of blame since everyone involved was black,

including the senior police officers. But the enquiry, led by Milton Mollen, a deputy to Mayor David Dinkins, has turned the affair into a painful lesson about exploitation within black culture.

According to Mr Mollen, the promoters of the basketball game - Puff Daddy, a concert producer, and Heavy D, a rap musician - sold up to 5,000 tickets for the indoor arena at City College in Harlem which seats only 2,700. Security arrangements were hopelessly inadequate.

On top of that, nobody has yet been able to trace the \$60,000 (£32,000) that the game was supposed to have raised for the Aids Education Outreach Programme. City officials say that no such organisation exists. Prosecutors were reported yesterday to be preparing charges of fraud and manslaughter against the organisers.

The police are also coming under scrutiny for their reluctance to intervene after the mob of angry fans forced their way into a stairwell at the sports hall,

where the crushing and suffocations took place. With the certainty of huge damages claims and talk of prosecution in the air, every side has been blaming the other. The college, a largely non-white institution that is part of the City University, says that the student government and promoters



Sharpton: turning his wrath on his people were responsible. On their side, the promoters are blaming the police, although the police say that their slow response was prompted by a ban on their entering university grounds. The promoters

case has now been adopted by William Kunstler, the celebrity lawyer who has made his name defending unpopular causes.

Mr Sharpton first entered the picture when he turned up to console the bereaved with Mike Tyson, the boxer, who had been in the arena and fled at the start of the stampede. The mother of one of the victims refused to accept a cheque from Mr Tyson in a televised appearance with Mr Sharpton.

At the same time, black commentators took the highly unusual step of attacking their own community. Earl Caldwell, a columnist for the *Daily News*, said that black lives had been lost because the race had "forgotten how to respect itself".

Mr Sharpton then changed posture and said: "I am going to march against black people for the first time. I am going to march on black-on-black violence. Black kids did this to black kids." His action, the *New York Post* said yesterday, "is a march too long deferred".



# Jets taunt Croats up to deadline

FROM ANNE McELVOY IN ZAGREB AND TIM JUDAH IN BELGRADE

THE latest ceasefire in Yugoslavia got off to an unpromising start last night as federal army jets circled the Croatian capital of Zagreb minutes before the deadline for the cessation of hostilities.

Communists ran for cover as explosions were heard over the east of the city. Croatian ground forces fired back with anti-aircraft machineguns and the sky was lit up with flares. Despite exchange of fire, there were no hits.

Zagreb's crisis centre said that the jets appeared to be attempting reconnaissance of military targets and described the timing as a provocation. But as the clocks struck for 6pm, the jets left the city's airspace. The exercise appears to have been a last show of force by federal forces before the ceasefire.

The people of Zagreb had already experienced one air-raid warning after a loud detonation earlier in the afternoon as jets flying low across the city passed through the sound barrier. There were alerts in the nearby industrial cities of Sisak and Karlovac.

The unexpected air force activity has unsettled Croats. Many had hoped that both the federal and their own side had finally found the will to implement a ceasefire. One shopper huddled under an awning said: "If this is supposed to be the herald of peace, I dread to think what the ceasefire will bring us."

Before the ceasefire deadline, shellfire was traded between the eastern Croatian town of Osijek and Serbian-held territory and there were reports of clashes on the Adriatic coast at Šibenik and Zadar.

The fighting came as Cyrus Vance, the UN special envoy, left Belgrade, and Serbian nationalists argued with communists as discussions began in the federal parliament to create a "new Yugoslavia".

Mr Vance has persuaded Serbian and Croatian leaders to accept a peace plan which, if a durable ceasefire comes into effect, could lead to the dispatch of a 10,000-strong UN peacekeeping force to Yugoslavia. An aide to Mr Vance

said a ceasefire would have to last "days and weeks, not months" before Mr Vance would feel he could recommend to the Security Council that a force should be sent.

It was unclear if the upsurge in violence was a final push by both sides to seize territory before the appointed hour for the ceasefire, or an attempt by extremists and nationalists to wreck the peace plan. On Thursday, Zeljko Raznjajevic, known by his nom de guerre Arkan, a Serbian militia commander with official protection, gave the plan a thumbs down. While not saying that he would violate it, he said it would only benefit the Croats and advised his men to "clean your weapons and keep your ammunition in a dry place."

They have been prominent in the siege of Osijek.

Mile Paspalj, the leader of the assembly of Krajina, the Serbian enclave in Croatia, said: "It is not true that Vance's peace plan is acceptable to everyone. We shall consider the disarming of Krajina and the arrival of peacekeeping forces as an act of violence."

At the convention in Belgrade aimed at beginning the foundation of a "new Yugoslavia", representatives of about 160 groups stood in the chamber of the federal parliament while a recording of the national anthem was played. They then began a rowdy debate on a document calling for "separating and consolidating the continuity of Yugoslavia in her new borders".

Nationalists clashed with communists, especially after a Bosnian communist representative said: "Those who brought us to this situation cannot now form a new Yugoslavia".

The meeting was called by the Serbian-dominated remnants of the federal presidency and backed by Slobodan Milošević, Serbia's leader. Mr Milošević's ruling party was absent and the ruling party from the self-proclaimed Krajina sent low-level representatives.

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Wreck and ruin: Croats yesterday walking down a shelled street in Lipik, 75 miles east of Zagreb, after it was recaptured from Serbs

## Man in the news

# Spellbinder who alienated his allies

FROM BRUCE CLARK IN TBILISI

THE background to Georgia's tragedy is its deadly Lebanese-style combination of client-patron politics, private wealth and easy access to guns and machismo. But high among the influences at work must rank the wildly contrasting emotions evoked by the man it happened to choose as its first state president.

One would search in vain through the ruins of the Soviet empire for a man who inspires such extraordinary extremes of love and hatred as Zviad Gamsakhurdia, the dissident who has led his ancient nation to modern statehood.

The small, moustached leader with protruding, steel-grey hair and protruding eyes can have a spellbinding effect on many of his compatriots when he thunders forth his bombastic

message that he is the only man who can save Georgia from its multiple enemies.

Making due allowance for intimidation and fraud, there can be little doubt that his victory in Soviet Georgia's first parliamentary elections 14 months ago, and his landslide elevation to the new post of executive president last May, reflect widespread popular enthusiasm.

With his record of jail terms and confinement to his magnificent house — in which his father lived and won distinction as one of the finest writers in a prodigiously talented nation — Mr Gamsakhurdia seemed on paper to be perfectly qualified to become a philosopher king in the mould of Czechoslovakia's Vaclav Havel.

Yet just as surely as he compels those who watch him on the hustings or on the

republic's television over which he imposed asphyxiating control, Mr Gamsakhurdia, aged 51, has consistently alienated those who observed



Gamsakhurdia: long record of resistance

him at close quarters. If the ill-assorted group of politicians, liberal intellectuals and warlords who are now pointing

their guns at their democratically elected president have one thing in common it is that they were all close associates of Mr Gamsakhurdia at some time in the past, and at some time came to the conclusion that as a president he is, in fact, a dangerous authoritarian.

There are, for instance, his partners and rivals among the small band of pro-independence dissidents who were brave enough to face jail terms during the years of the communist regime. As a man who attracted international prominence — and controversy — as a human rights campaigner in the Seventies, Mr Gamsakhurdia was intensely jealous of the younger nationalist campaigners, notably his arch-rival, Gia Chanturia, who rallied to the cause in the final years of Soviet power.

The seeds of Georgia's

arms stand-off was sown in the aftermath of the April 1989 mass killing of 21 demonstrators by Soviet troops, an outrage that pervasively ensured both a huge boost to the cause of nationalism and at the same time brought divisions within the nationalists to the surface.

Mr Gamsakhurdia compromised on his pledge to boycott all Soviet institutions when he agreed to contest the multiparty elections of 1990; his nationalist rivals stayed away from the poll and paid the price.

The other opposition leaders include his erstwhile defence chief, prime minister and foreign minister — all of whom now denounce him as a menace to Georgia who must be forced out at almost any price.

Tbilisi violence, page 1

## Russia recruits old faces

Moscow: Vitali Churkin, the former head of the Soviet foreign ministry's information department, turned up yesterday after a three-week absence from view as spokesman for the foreign ministry of the Russian Federation (Mary Dejevsky writes).

He then proceeded to inform reporters about the number (100 plus) of countries that have recognised Russia as the legitimate successor to the Soviet Union.

Mr Churkin is one of a growing number of officials to have crossed into the Russian camp since the dissolution of the Soviet Union. The extent to which the Soviet bureaucracy seems to have been preserved has started to provoke adverse comment in the Russian media.

One commentator attacked the "apparatus" now being built up by the Russian leadership in its new headquarters, the old building of the Soviet Communist party's central committee.

## Yeltsin visit

Tokyo: Japan and Russia have agreed on a series of diplomatic visits this year, including one to Japan by President Yeltsin in the summer. Japan hopes their territorial dispute over the Kurile Islands can be resolved. (AFP)

## Arms deals

Bonn: Germany said it has sold military equipment from the former East Germany to Uruguay and Finland, because of "vital interests" in the two countries. The sales did not contravene German export laws, it said. (Reuters)

## Camp rampage

Budapest: About 20 Chinese awaiting expulsion from Hungary went on a rampage at a transit camp near Budapest in a apparent attempt to escape, the Magyar Nemzet newspaper said. (AFP)

## Diplomatic ties

Peking: China and Uzbekistan established diplomatic relations with the signing of a joint communiqué in Tashkent, the Xinhua news agency reported. An economic co-operation and trade agreement was also signed. (AFP)

## Moscow tries to allay fear

FROM MARY DEJEVSKY IN MOSCOW

RUSSIAN officials tried yesterday to allay concerns about Ukraine's plans to take over former Soviet troop units in the republic. They emphasised that talks were in progress on contentious issues, including command of the Black Sea Fleet.

Statements by Russian deputies and press comment indicated, however, that the mood could flare up if Ukraine proceeds with plans to start swearing in its Ukrainian servicemen on Sunday. The chairman of the Russian parliament's foreign affairs committee, Vladimir Lukin, said that he was surprised that the Russian government appeared to be neglecting the "unilateral moves" by Ukraine.

He called for a Russian delegation to be sent to Ukraine "to make clear whether the Commonwealth of Independent States really exists". He said any unilateral action on the division of troops by any republic was inadmissible until a formal division between troops under central command and those under republic command had been agreed.

Vitali Churkin, the new Russian foreign ministry spokesman, told reporters yesterday that the situation was complex; an acceptable solution had to be found.

The Ukrainian defence ministry said on Thursday that all military units on Ukrainian territory would be transferred to Ukrainian command. The single exception would be strategic nuclear forces, that would remain under the single command of the new commonwealth. The statement said that servicemen who did not want to swear loyalty to Ukraine were free to serve elsewhere or to join the reserve.

According to figures released by the former Soviet Union's army general staff, 40.3 per cent of troops deployed in Ukraine are Ukrainian, 44.5 per cent Russian and 15.2 per cent come from other national groups.

## Bush prepares further big reductions in US forces

FROM MARTIN FLETCHER IN WASHINGTON

PRESIDENT Bush is expected to order further big cuts shortly in America's defence spending, over and above the deep reductions already announced.

Diplomats said that the reductions would almost inevitably entail a greater contraction of America's military presence overseas. They believe that American forces in Europe, scheduled to shrink from more than 300,000 to 150,000 by 1995, will now fall below 100,000. Mr Bush is warning allies privately on his Pacific tour that in future they will have to contribute more to their defence.

The reductions may also involve the rewriting of the five-year budget agreement the administration and Congress reached after tortuous negotiations in 1990. To date Mr Bush has resisted tampering with the agreement, which imposes badly needed fiscal discipline to curb record budget deficits.

Further defence cuts would represent an important change of policy forced on Mr Bush by the need to address America's dire economic problems, especially in an election year. Under existing plans, drawn up before the Soviet Union's collapse,

America's armed forces were to be reduced by 25 per cent over five years from 1990. The Pentagon has been adamant that that represented an irreducible minimum below which morale and effectiveness would be seriously impaired.

Mr Bush hinted strongly at the impending cuts in an interview with David Frost broadcast on American television last night. It was "possible that there will be more reductions in defence spending because the world has changed so dramatically", he said.

Asked about reports that he wanted the Pentagon to save another \$50 billion (\$27 billion) over five years, Mr Bush replied: "We had some year-end discussions with the defence secretary on that. They are being extraordinarily cooperative in trying to come to the president with recommendations in that very area... With our enormous successes around the world I think there are ways that we can save more in defence, and I think the secretary feels that way."

The defence cuts are likely to form part of an economic rescue package to be announced in Mr Bush's State of the Union speech on Jan-

uary 28. They would almost certainly hit important procurement projects, but diplomats have long been predicting further reductions in America's presence in Europe and in other foreign arenas.

"Anybody who is involved in this game on the American side would acknowledge 150,000 is pie in the sky. It's definitely going to go lower than that. It's just a question of how low and how we can keep them tied into Europe," said one.

Britain's principal concern is that Washington maintains ready forces in Europe, not just a reinforcement capability. That would involve at least a corps-level deployment of about 60,000 men with air support and appropriate infrastructure, bringing the total to about 90,000.

"That's what they are aiming at," said a Washington source. "This is being driven very much by the domestic political scene. It's not something the Pentagon are happy with, because there are still so many unknowns." The 1990 budget agreement caps domestic, foreign and military spending and does not permit savings in one category to be spent in another, although they can be used to cut the federal deficit.

## Walesa joins battle over army

FROM ROGER BOYES IN WARSAW

PRESIDENT Walesa was locked in a battle of wills with the new Polish government yesterday over the sensitive issue of who controls the army. With growing uncertainty about the command structure of the armies in the neighbouring former Soviet republics, the argument in Warsaw could not have come at a more delicate time.

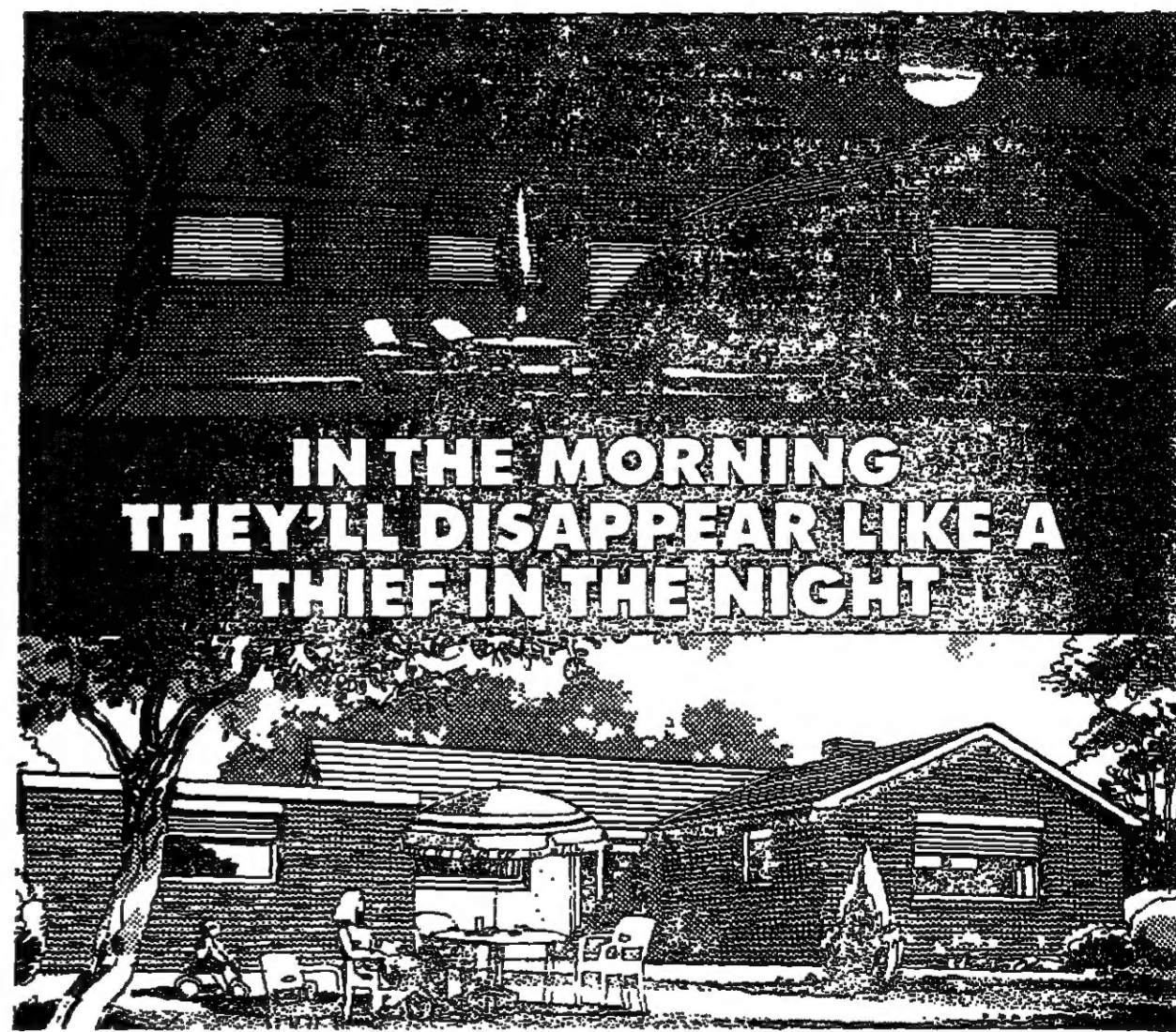
Dr Jan Parys, the new defence minister, is the first civilian to hold the job for more than 50 years. But his first move has been controversial — to force his predecessor, Admiral Piotr Kolodziejczyk, into early retirement. The admiral, who had a good working relationship with Mr

Walesa, had given a warning last month that the Polish army was extremely uneasy about the political games in Warsaw after the first fully free elections in October. A right-wing coalition under Jan Olszewski, the prime minister, has emerged and the officer corps — many of whom are former communists — was afraid that a new defence minister would launch a witch hunt.

Dr Parys, an economist, is not a witch hunter but he did not approve of Admiral Kolodziejczyk entering the political fray. Mr Walesa, though, is the supreme commander of the armed forces and was not consulted on the move to side-

line the admiral. The president was intending to make the admiral inspector-general of the armed forces and thus keep a measure of continuity in the army. But this idea has been scotched by the move of the new government, and the legal position is hazy.

The army then has become the excuse for a power struggle between Mr Olszewski's right-wing government and Mr Walesa. The president was against Mr Olszewski's nomination as prime minister, partly because he feared that Mr Olszewski would perform a U-turn on economic policy, and partly because of the prime minister's strong character.



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## Clifford Longley

### Science's monopoly over truth faces a challenge

There is a common perception that one of the titanic battles of the pre-modern era was between religion and science, that science won that battle, and that its victory was a necessary condition for the modern era to flourish.

The modern claim is that the Gospel has nothing to do with modern culture. It is not the functionally scientific content of this culture which sets it against religion, however, but the extension of science as a world view, as a religion-substitute and as the ultimate grand inquisitor, judging all other claims to truth. This is what makes the modern world peculiarly secular. Scientism, a convenient name for this philosophical imperialism, does not stop at the laboratory door, but includes in its domain economics, medicine, art, history, education and all else.

This comprehensive scientism needs challenging, first because it is not true, and second because the founding of a whole edifice of ideas on an untruth is impoverishing and dangerous. In practice, hardly anybody believes in it as an overall rational scheme and framework, but historians tend professionally to believe their bit of it, and economists their bit, and scientists and doctors too — or at least they show nominal consent rather than risk losing professional face. And so the man in the street assumes it to be the accepted view, or the only intellectually respectable one.

Now it is being challenged, and formidably so. The challenge comes from within the mainstream Christian churches, the sleeping intellectual giants of Western culture, which have now, almost too late, begun to regain their intellectual courage. Having sounded the first trumpet call some eight years ago in a slim book called *The Other Side of 1984*, the challengers found they had struck a note which resonated in many a senior common room and seminar hall, cloister and pulpit. The intellectual climate in Britain was apparently ripe for some serious critical thinking about the 18th-century Enlightenment and its legacy. Above all, the time had come to stop taking the Enlightenment at its own evaluation, as the liberation of human thought from the enslavement of superstition and dogmatism. The limitations of the Enlightenment needed to be addressed as well.

The author of the book was Bishop Leslie Newbigin, who was asked to pull together a number of ideas which had begun to surface at that time on the edges of the British Council of Churches. A conference followed, and the council later organised the response to his book into a sort of loose movement under the title "The Gospel and Our Culture", with meetings and a newsletter which now has more than a thousand subscribers; so far however, no effort has been made to gain public attention.

Now it is about to escape these narrow bounds. At the House of Commons on January 15, at a party hosted "ecumenically" by MPs Chris Patten, Frank Field and Simon Hughes, the holding of a "national consultation" on these themes in July is to be announced.

The basis of the event will be a book launched at the Commons party, *The Gospel and Contemporary Culture*, edited by Dr Hugh Montefiore, the former Bishop of Birmingham. Its theme is the fallacy of "scientism" and a critique of the root paradigms of Western secular culture, showing the necessity for a broader, religious idea of truth. Each of the eight chapters, which are of exceptional rigour and clarity, resulted from an academic seminar. The summer consultation will be chaired by Monsignor Vincent Nichols, who recently retired as secretary of the Roman Catholic Bishops' Conference of England and Wales on his own appointment as a bishop, and the keynote address will be by the Archbishop of Canterbury, Dr George Carey.

This turning up of the volume from soft to loud represents the churches' new confidence that these ideas, eight years in gestation, are strong enough to stand the test of public exposure and debate. What matters is not so much who wins these intellectual battles as who is perceived to have won in the eyes of the inexpert majority — in other words, who wins the propaganda victory. In that 19th-century clash with scientific rationalism, the churches resoundingly lost the propaganda war, and their image has never recovered. It has taken them virtually a hundred years to demand a rematch. Whether anybody is prepared to take them on remains to be seen.



## ...and moreover PHILIP HOWARD

Cliches should be avoided like the plague. Well, up to a point. Sam, the trouble is that the plague, by its nature, was difficult to avoid. That is what gave the Black Death such a bad name. If we banned all clichés, and insisted that everything anybody spoke or wrote should be original, the world would be a much quieter place.

It would be a particularly hard doctrine for daily journalists, whose job consists of pouring out Niagara of words at a rate that would make any normal writer's fingers fall off. In the same way that Homer and other oral poets had stock epithets and formulaic phrases that they trotted out automatically, whenever dawn tip-toed in on her rosy toes, so giving themselves a breathing space to work out what came next, so journalists need clichés to keep the story flowing to deadline for the news desk. Words and phrases become clichés because they are striking or amusing ways of saying something. Originally, in French, a cliché was a printer's stereotype block. The word is said to be an onomatopoeic imitation of the sound produced by the dropping of the matrix on molten metal. We drop the things into our pieces all the time without even hearing them plop. The cliché is the occupational vice, as well as the building-block, of journalism.

In addition to the common stock of clichés, we journalists have our own house brands, which nobody outside our trade

would dream of using. What does it behave us to state without fear or favour? That the man on the Clapham omnibus is insatiably interested in sex romps by Romeo vicars. Where does it behave us to state this cliché? In the highest street bank and from the rooftops? What will happen when their love nests are fearlessly exposed in an exclusive? Feathers will really fly, and everybody will get their knickers in a twist. What should be done when a luscious soap queen or toyboy goes on the rampage? He or she should be rapped or lambasted.

Nobody in the real world outside what used to be called Fleet Street still uses those old tags, unless they have caught the plague from the newspapers. Our house clichés suggest that newspapers are written and edited by middle-aged men who have been locked in a time-war since they were reading the *Beano*.

Here are some current fave clichés from the pompous rather than populist media, all BBC isms. "John Major has had a bilateral meeting with Chancellor Kohl." No doubt this was more fun than a unilateral one, but that bilateral is just a formulaic epithet to add a drop of gravity, just as Thetis is always silver-footed and Odysseus crafty. A meeting is actually stronger than a bilateral meeting, because it is plainer.

"They share a common interest." This is a tautology, doubly corroborative detail, intended to give artistic verisimilitude to an otherwise bald and unconvincing narrative. They should either share an interest, or have a common interest. Thumbs down too for a mutual agreement and a mutual exchange. As it takes two to tango properly, so it takes two to make an agreement and two to have an exchange. What sort of agreement or exchange can you have if it is not mutual, pray?

These are the oral poets of our time, piling on the stock epithets in order to make their reports sound more important. They evidently have a new rule in the BBC house cliché-book that nobody can have a plain record any more. It has to have its conventional epithet as a track record. If Hamlet were swearing to avenge his father on Radio 4, he would declare: "Yes, from the table of my memory / I'll wipe away all trivial track records." We were told about a sea change in Iran the other day, which is better than a sea change in Switzerland, but only just. Why has scenario ousted the more general and usually more exact scene? "Schubert had a penchant for melody." Well, yes, and Shakespeare had a penchant for drama.

With the speed of modern life, old clichés fade away faster than Ray used to. "Gymnast mums" ought to be jeans and T-shirt mums these days, and carbon-copy deaths should be photocopies or faxes. Cliché is one of the elements in which journalism exists. But we must not allow it to rule the roost. Plop.

## Marcus Binney suggests a solution to the bitter disputes over repatriation of works of art

# Treasuring a long loan



An exhibit lent abroad by the Royal Armouries

Few subjects in the art world rouse such fierce feelings as claims for the repatriation of works of art. Mere mention of the Elgin Marbles can divide a gathering into warring camps.

With the advent of 1992, a more civilised way of dealing with these problems presents itself. In Britain, the idea of museum outstations is well established. There is the Tate of the North in Liverpool. The National Portrait Gallery has permanent exhibitions at Benington Hall in Yorkshire and Montacute House in Somerset. The Science Museum has established the National Museum of Photography in Bradford, and the V&A has plans to locate part of its Indian collection nearby. So why not an outpost of the V&A in Paris, the Louvre in London or, dare one say it, the British Museum in Athens?

The Italians have floated the idea, largely with a view to putting on show some of the treasures notoriously languishing in Italian museum basements. In Britain, one national collection exploring these possibilities is the Royal Armouries.

The armouries are negotiating for 30,000 sq ft of a new development in the centre of Boston, Massachusetts, which would be fitted out and provided free by the developer as part of a planning package. Running costs will be met from admission charges, and the scheme will not have to be financed by the British taxpayer.

Guy Wilson, master of the Royal Armouries explains: "About 50 per cent of the visitors to the Tower of London are from North America. There are more people there collecting and researching arms and armour than anywhere else. We are looking at a revolving exhibition which would change every one to two years."

The idea of such overseas loans is not new to the Royal Armouries. A considerable quantity of material is on indefinite loan to Colonial Williamsburg, and a selection of items is loaned to British regiments in Germany. There is also a twinning agreement with the Kremlin armoury in Moscow, with a view to ensuring a flow of major international exhibitions, and there are links with the Toshogu Shrine in Japan, with a planned exchange of staff this year.

No doubt numerous objections can be raised to general exchanges of this kind. Not all institutions are at liberty to lend abroad. There may be legal obstacles from Acts of Parliament to clauses in trust settlements. Rigorous safeguards are needed to ensure that a host country, or a third party, does not suddenly take possession of items on loan, or immobilise them. One possibility is that the European Community could provide the kind of indemnity that the British government now provides to make major international loans possible.

Some opponents would also argue that certain collections, such as that of the British Museum, are cultural ensembles of supreme importance, making intellectual sense only as wholes. But the idea of long-term foreign loans is in the spirit of 1992, and might prove a significant new source of sponsorship, as well as bringing treasures out of museum vaults.

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In the past, this sort of function was partly fulfilled by great travelling exhibitions such as the treasures of Tutankhamun. But the cost of mounting such exhibitions is becoming prohibitive, quite apart from concern about exposing objects to the hazards of frequent travel.

Some years ago, Sir Hugh Casson, frustrated that he could not send the Royal Academy's Michaelangelo, *Tondo*, abroad came out with the memorable words "Great works of art should live dangerously". One can see what he meant. Too many restrictions stifle the message the artist wanted to proclaim. But even the owners of Canova's peripatetic *Three Graces* had second thoughts about the stress of frequent travel on those famous ankles when the lift in Christie's warehouse suddenly crashed, a full foot under the strain. Long-term

loans of suitable items might be a safer compromise.

The Spanish government is investing a fortune in housing the major part of the Thyssen collection of great paintings, loaned by Baron Thyssen, opposite the Prado in Madrid. Once the idea of long-term loans of collections or individual items to foreign countries has become commonplace, it could be taken a stage further. Would it not be possible for English Heritage and the Caisse Nationale des Monuments Historiques to exchange care of a Norman castle in England for a Plantagenet one in France? Now that schoolchildren are constantly set Viking themes, is there a case for encouraging the Danes to set up a permanent display in York or take over a Viking site? The idea that one country can have sovereign possession of a piece of real estate in another has its precedent in embassy buildings.

The appeal of the long loan idea is that it would broaden our historical understanding, bring treasures out of museum basements, and take the sting out of arguments over repatriation.

# Salute to a prolific Victorian

## Arthur Sullivan's anniversary year is a chance to celebrate his many sides, says Ian Bradley

Sir Arthur Sullivan may not have quite the international star status of Mozart, but he was at least as prolific and he was British — indeed, is arguably our most famous composer. So it is not surprising that the 150th anniversary of his birth in 1842 is being celebrated in concerts and performances throughout this year.

Sullivan's reputation as a serious composer has always suffered from his much better known role as one half of the team that perfected the art of comic opera and paved the way for other great partnerships in musical theatre such as Lerner and Lowe, and Rogers and Hammerstein. He himself regarded his collaborations with Gilbert as a rather wearisome distraction from his main work as a serious classical composer.

This year we should at last have the chance to hear some of his more serious music and to judge whether, as some experts argue, he should be rated alongside Mendelssohn and Schubert. Among the long-neglected works that are due to be performed are his own opera *Haddon Hall*, his cello concerto and a spectacular *Te Deum* written for 2,000 voices and first performed at the Crystal Palace in 1872 to celebrate the recovery of the Prince of Wales (later Edward VII) from typhoid fever.

There are also hopes that the BBC can be persuaded to mount a special Sullivan *Songs of Praise* in celebration of one of Britain's greatest writers of hymn tunes. Sullivan was a church organist for 11 years, and composed the music for many great Victorian hymns, including "Onward, Christian Soldiers", "Courage, brother, do not stumble" and "Hushed was the evening hymn".

Some of his other tunes, however, are associated with words now so dated that it is unlikely they will be heard again. It is hard to imagine modern congregations comfortably getting their tongues round "Art thou weary, art thou languid?" or the Marquess of Lorne's imperialistic "God bless our wide Dominion", but several hymnbooks in current use still contain Sullivan tunes.

There is ample scope, too, for radio programmes and vocal recitals of his part-songs and parlour ballads, which range from sensitive settings of Shakespearean poems such as "Where the bee sucks" and "O mistress mine" to such supreme examples of high Victorian sentiment as "The long day closes" and that perennial staple of bar-room tenors, "The Lost Chord", which was once described by Dame Clara Butt as having "something of the grandeur of Beethoven in it".

Inevitably, however, it will be the famous fruits of Sullivan's sometimes stormy partnership with W.S. Gilbert that we will be hearing most of in the coming months. A commemorative issue of stamps appearing in May will feature characters from the Savoy operas, and the airwaves are likely to be crackling with the sound of manicured *Mikado* laughs and modern major-generals informing us with breath-taking speed of their knowledge of matters animal and vegetable and mineral.

The works of Gilbert and Sullivan are in need of a boost. Victims of the fashionable assault on all things bourgeois and middle-class, they have largely been supplanted in schools by the likes of *Grease* and *Guns and Dolls*.

The demise of the old D'Oyly Carte Opera Company ten years ago next month left a gap in professional performances of



Sir Arthur Sullivan: his reputation suffered from the success of the operas

the operas which has not yet been satisfactorily filled. For more than a century the company had been the faithful guardian of the Savoy tradition, performing many bits of stage business exactly as Gilbert had

directed. The Arts Council refused it a grant and signed its death knell after a devastating report complained its productions created as much as the 30-year-old wicker hampers which stored the costumes. Neverthe-

less, the company did have a devoted following and a talented group of soloists, led by John Reed and Kenneth Sandford, who will remain for many of us the definitive interpreters of the great G & S roles.

Hopes that the new D'Oyly Carte Company, which was launched with much razzmatazz in 1988, would fill the gap left by its predecessor and would treat the operas with the same respect, were somewhat shattered by last year's gimmicky production of *The Gondoliers*. A set which resembled a corrugated banana-skin and appearances by puppets representing the royal couple and Basil Brush were deservedly greeted with boos on the opening night.

However, this year, the company, which has undoubtedly achieved spectacularly high musical standards, may yet redeem itself in the eyes of traditionalists. New touring productions of the *Mikado* and *The Yeoman of the Guard* open in Birmingham in April.

Perhaps the greatest liberties with G & S are being taken by the English National Opera Company. Jonathan Miller's decision to transport the *Mikado* from Imperial Japan to the world of flappers and bright young things in the Twenties was bad enough, but one shudders to think what Ken Russell will make of *Princess Ida* this year. The plot — a skit on Tennyson's long poem *The Princess* — already has men dressing up as women in order to gain access to an all-girl university run on strictly feminist principles.

Increasingly the survival of the Gilbert and Sullivan tradition depends on amateur operatic societies. These at least are thriving and continuing to perform the operas with some regard for the intentions of librettist and composer. This is the time of year when draughty church halls up and down the land resound to the strains of policemen and pirates, peers and fairies, gondoliers and *contadinos*. They, at least, will make sure that Sullivan's standard is properly saluted in his anniversary year.

Ian Bradley is editor of the two-volume *Annotated Gilbert and Sullivan* (Penguin).

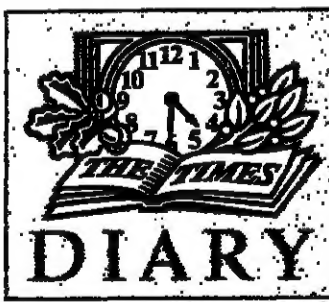
## Thatcher's last hole

LITTLE more than a year after Mrs Thatcher retired from Downing Street, one of the best known images of the era she dominated is to pass into history. For more than a decade, Sir Denis Thatcher's golfclubs were almost as famous around the world as Mrs Thatcher's handbag. Now the former prime ministerial consort is considering hanging up his clubs for the last time.

Lord Deedes, a regular golfing partner and Bill of the *Private Eye* letters, says that a "chronic back problem" almost caused Sir Denis to quit the game in the autumn. "I did play 18 holes with him in December at Stratford-upon-Avon. He took painkillers before we started. The back has made him consider packing it all in."

When the Thatchers bought their house in Dulwich, many suspected the choice owed much to the setting: the private estate overlooking Dulwich and Sydenham golf club. Sir Denis has now left the club. His abandonment of the links will also deprive the charity circuit of one of its most industrious participants. "But he has always had a most natural horror of putting his golf on public display," says Deedes.

Sir Denis admits to being a "very bad player" and has often resented the image his love of golf has given him. Listing his achievements in business, Sir Denis once complained to *The Spectator*: "They try to dismiss me as some sort of drunken halfwit who never thinks of anything except golf." Yet a complete change of lifestyle is not on the cards. Even after hanging up his clubs, Sir Denis has no intention of giving up that other golfing pastime: a small tincture at the 19th hole.



After the exhibition of graffiti art which opens at the Whitechapel Gallery in London this month, travellers on the capital's paint-daubed and vandal-hit underground can be forgiven for wondering what the sensitive artistic tendency will come up with next. A festival of creative mugging, perhaps?

## Pounds in our pocket

FACES at Labour's Walworth Road headquarters will be blushing a shade of crimson not seen since the party lowered the red flag. Labour's financial services division recently mailed Labour members offering them a personal accident plan.

Unfortunately, one party member, M.J. Foster of Redditch, read the policy was underwritten by Sun Alliance. Mr Foster did some checking and found that Sun Alliance recently donated £40,000 to Tory party coffers, and even gives money to the Economic League, a blacklisting organisation which is ritualistically denounced at every Labour conference.

He then wrote to Walworth Road asking how Labour manages to square this with whatever remains of its socialist conscience. An official replied that the party was acting on the advice of the Co-

op Bank, which had "offered the Sun Alliance package as a service which they felt would be of particular value". Of value to whom, Labour wisely does not say. Yesterday there was silence from Walworth Road, which, despite the imminence of the election, was still closed at the end of a two-week Christmas break.

## Taste for the macabre

ANYONE feeling peckish in Kensington next week might consider dropping in to the Victoria and Albert Museum. Ignoring all those notices banning eating and drinking except in the cafeteria, the



long-delayed "Art of Death" exhibition will cater for morbid appetites with tastings of "funeral food". Alongside the death masks, coffins and other paraphernalia of quiescence, Peter Brears, a food historian will be donning his chef's hat. "Food has always been terribly important at funerals," he says. "In the 17th century a dead person could be saved from hell if a respectable member of the community ate a meal on top of the coffin."

Even the thoroughly reputable, however, will be able to partake of some of Brears's other dishes. "In the last century polite society would provide sponge biscuits sealed in black tape and stamped in the symbolic shape of a heart." For those who still have an appetite, the exhibition opens on Wednesday.

Welsh pub names are the oddest in Britain, according to Myrddin ap Dafydd, compiler of a new survey. *Dafydd's own prize for the most unusual goes to the Cow and Snuffers in Llandaff. This, however, is something of a cheat, for it was so christened after an 1890s competition in search of a strange name. The Diary prefers the claim of The Onionhead near Caernarvon. The nickname of a former bald landlord, the joke persisted until one day it was painted on the inn sign.*

## Closet saint?

BORED with the "outing" of prominent figures in contemporary life, the gay activist group Outrage has turned its attentions to the pages of history. One of Britain's most saintly figures, Cardinal Newman, was homosexual, they claim. Newman is being considered by the Pope for canonisation, and the Roman Catholic establishment in Britain is furious. The claim, they say, is a slur to damage Newman's chances of sainthood. Newman lived for 40 years with the priest Ambrose St John, and they were buried in the same grave. "In effect they lived together as partners. Their long term commitment to each other is indicative of a homosexual orientation," says Outrage. Rubbish, says Mgr Anthony Stark, chairman of Friends of Cardinal Newman. "The question has been thoroughly investigated and there is no evidence."







## SOCIAL NEWS

## Birthdays

The King of Spain celebrates his birthday tomorrow. The Grand Duke of Luxembourg celebrates his birthday tomorrow. TODAY: Miss Grace Bumbry, opera and concert singer, 55; Miss Rosalie Crutchley, actress, 70; Mr. Ian Cuthbertson, actor, 62; Mr. Alan Dyer, chief constable, Bedfordshire, 58; Professor K.J. Hancock, economist, 57; Sir Havelock Hudson, former chairman, Lloyd's, 73; Lieutenant-Commander Sir Ian Clark Hutchison, 89; Sir Leslie Joseph, former vice-chairman, Trusthouse Forte, 84; Professor B. Josephson, physicist, 52; Professor L.E. Lanyon, principal, Royal Veterinary College, 48; the Hon. Diana Magslik, civil servant, 62; Mr. John Marriott, governor, Parkhurst Prison, 45; Miss Margaret Marshall, opera and concert singer, 43; Mr. Floyd Paterson, boxer, 57; Mr. Nicholas Payne, director-designate,

Royal Opera, 47; the Earl of Ranfurly, 63; Mr. T.J. Rix, publisher, 58; the Rev. Edward Rogers, former Moderator of the Free Church Federal Council, 83; the Earl of Selkirk, QC, 80; Lieutenant-General Sir Michael Wilkins, Lieutenant-Governor and Commander-in-Chief, Guernsey, 59. TOMORROW: Mr. Alfred Brendel, concert pianist, 61; the Earl of Dudley, 72; Lieutenant-Colonel Sir Hamner Hanbury, former Lord Lieutenant of Bedfordshire, 76; Sir Frank Harley, former vice-chancellor, London University, 81; Sir Alan Hume, civil servant, 79; Miss Diane Keaton, actress, 46; Miss Jan Leeming, broadcaster, 50; Mr. Robin Leigh-Pemberton, Governor of the Bank of England, 65; Mr. Maurizio Pollini, pianist, 50; Major-General H. Quinlan, 86; Mr. Wilhelm Soukup, sculptor, 85; General Sir John Stubbins, 87; the Hon. Mrs. Alison Wright, director-general, British Invisibles, 47; Lord Wynford, 75.

## Concord College, Shrewsbury

The Spring term commences on January 5. Over 70 students remained at the college during the Christmas vacation and enjoyed the social programme arranged to celebrate Christmas and the New Year. Reunion Day will be on May 2 and the college's Open Day will be May 11. The leavers' dinner will be held on May 30.

## The Wheelwrights' Company

The following have been installed in office for the ensuing year: Mr. Robert W. Codling, Master, Mr. W. Howard Sant, Upper Warden, Mr. Keith A. Wells, Renter Warden.

## Retirement

His Honour Judge Morris-Jones, QC, retires from the Circuit Bench on the Northern Circuit tomorrow.

## Church news

**Appointments**  
The Rev. Albert G. Anderson, Vicar, Thorpe Hesley (Sheffield); to be Rector, Ribblesford w. Bowdley and Dowles (Worcester).  
The Rev. Preb. Marcus C. Braybrooke, Officiating Minister, Bath Christ Church; to be Chaplain to the Chapel of St. Mary Magdalene, Holloway, Bath (Bath and Wells).

The Rev. John A. Cardell-Oliver, Assistant Curate, Stansted Mountfitchet; to be Rector, Boxed w. Langham (Chelmsford).

The Rev. Martin P. Culverwell, Curate (NSM), Bradford on Tame w. Oak, Hillfance and Heathfield; to be Rector, Rode Major (Bath and Wells).

The Rev. A. Roger Dawson, Honorary Curate, St. Barnabas, Dulwich (Southwark); to be Rector of the United Benefice of Hocking, Honingham, East Tuddenham and North Tuddenham within the Mid-Norfolk Group Ministry (Norwich).

## Forthcoming marriages

**Dr P.P. Allport and Dr S. Kaplan**  
The engagement is announced between Philip, youngest son of Mr and Mrs J.A. Allport, of Gilling, London, and Susan, only daughter of Dr and Mrs S. Kaplan, of Philadelphia, USA.

**Mr M.C. Bedini and Mrs G.P. Percy**  
The engagement is announced between Mark, elder son of the late Leonardo Bedini, of Rome, and Mrs Virginia Bedini, of Newton Flitman, Norfolk, and Gay Patricia, stepdaughter and daughter of Mr and Mrs John Cator, of Woodbastwick, Norfolk.

**Mr R.M. Bennett and Miss B. Sharp**  
The engagement is announced between Robert, younger son of Mr and Mrs H.M. Bennett, of Pasadena, California, and Barbara, only daughter of Mr and Mrs A.G. Sharp, of Rickmansworth, Hertfordshire.

**Mr J.P. Bone and Miss S.A. Smith**  
The engagement is announced between John, elder son of the late Major J.E. Bone and Mrs R.H. Bone, of Banagher, County Offaly, and Sarann, only daughter of Mr and Mrs R.A.D. Smith, of Ardmore, County Wexford.

**Dr H.A. Boothby and Miss L.P. de la Mare**  
The engagement is announced between Harry, son of the late Evelyn Basil Boothby and of Mrs Susan Boothby, of London, and Laura, daughter of Richard St. Clair de la Mare, of London and Mrs N.V. Parviline, of Bracon.

**Mr M.J. Burt and Miss J.L. Cattermole**  
The engagement is announced between Max, elder son of the late Dr N.R. Burt and of Mrs M.R. Burt, of Hampstead, London, and Jenny, daughter of Mr and Mrs B.B. Cattermole, of Stevington, Bedfordshire.

**Mr M.J. Crossley and Mrs I. Chance**  
The engagement is announced between Martin Joseph, son of the late Joseph Crossley, of the Balloch, Glenisles, and the eldest daughter of the late Sir Hugh Chance and of Lady Chance, of 121 Bld St Michel, 1040 Brussels. The marriage will take place on Sunday, January 5, 1992.

**Mr A. Davies and Miss S.R. Buzing**  
The engagement is announced between Andrew, second son of Mr R.G. Davies and Mrs M.R. Davies, Bognor Regis, West Sussex, and Susanna, daughter of Mr R.S. Buzing and Dr P. Buzing, Bognor Regis, West Sussex.

**Mr M.L. Evans and Miss S.H. Denham**  
The engagement is announced between Mark Leonard, son of Mr and Mrs Roger Evans, of Barnstaple, Devon, and Sarah Helen, elder daughter of Mr and Mrs Peter Denham, of Sutton Coldfield, West Midlands.

**Mr W.H. Frindall and Miss D.M. Brown**  
The engagement is announced between William Frindall, son of the late Howard Frindall and of Mrs Evelyn Frindall, of Uffington, Wiltshire, and Deborah, daughter of the late Alex Brown and of Mrs Margaret Brown, of Warminster, Wiltshire.

**Mr S.N.J. Holden and Miss T.L. Freund**  
The engagement is announced between Simon, only son of Mr and Mrs F.J. Holden, of Pinner, Middlesex, and Tracy, daughter of Mr and Mrs P.M. Freund, of Pinner, Middlesex.

**Mr P.R. Leach and Miss R.M. Page**  
The engagement is announced between Philip, son of Mr and Mrs F. Leach, of Langton Green, Kent, and Rebecca, daughter of Canon and Mrs R.D. Page, of Reepham, Norfolk.

**Mr D.F.J. Macleod and Miss B.E. Clarke**  
The engagement is announced between David Macleod, of Nether Wallop, Hampshire, and Bridget Elizabeth, only daughter of Mr and Mrs Charles Clarke, of Gatcombe Court, near Flax Bourton, Bristol.

**Mr R.N. Martin and Miss K.L. Stephenson**  
The engagement is announced between Robert, son of Mr and Mrs J.S. Martin, of Waterbeach, Cambridgeshire, and Karen, daughter of Mr and Mrs T.E.V. Stephenson, of Henley, Bristol.

**Mr C.M. Pinder and Miss I.R. Ogilvie**  
The engagement is announced between Charles, son of Mr and Mrs John Pinder, of Piddford Manor, Rookley, Isle of Wight, and Isabel, daughter of the late Professor Robert Ogilvie and of Mrs Jennifer Ogilvie, of Erracht, Banavie, Inverness-shire.

**Mr S.A.R. Sims-Hindmarsh and Miss A. Whitley**  
The engagement is announced between Stephen, nephew of Mrs Joan Laura Judy Hindmarsh, of The Bear Hotel, Crickhowell, Powys, and Ann, daughter of Mr and Mrs John Whitley, of Crickhowell, Powys.

**Mr E.M. Steele and Miss C.H. Burnside**  
The engagement is announced between Edward Mark, younger son of Mr and Mrs Thomas William Steele, of Manor Farm, Great Comberton, Peterborough, and Catherine, daughter of Mr and Mrs Reginald Peter Burnside, of Winterbourne, Torquay, Devon.

**Mr J.M.J. Ward and Miss J.F. B. Wagnon**  
The engagement is announced between Jonathan, son of Lieutenant-Colonel and Mrs M.W. Ward, of Temple House, Corsley, Warminster, Wiltshire, and Babette, daughter of De Heer R. Wagnon, of Bilthoven, Holland, and Mienouwe E.C. Kennedie, of Dieren, Holland.

**Mr A.C. Wilson and Miss J.L. Holland**  
The engagement is announced between Antony, son of Mr and Mrs J.W.E. Wilson, of The Withies, Woodmancote, Cheltenham, and Julia, elder daughter of Mr and Mrs R. Holland, of Oaldlands Farm, Wingham, Sussex.

**Marriages**  
**Mr R.C.G. Clowes and Miss D.M. Rozan**  
The marriage took place on Monday, December 30, 1991, in Southern Ireland, of Mr Richard Clowes, younger son of Mr and Mrs A.S. Clowes, of Leicester, and Miss Dorothy Rozan, youngest daughter of Mr and Mrs T.J. Rozan, of Co. Tipperary.

**Mr S.E.C. Ingham and Miss S.J. O'Donoghue**  
The marriage took place on Thursday, December 19, in Chelsea, between Simon Ingham, son of Mr and Mrs Jonathan Ingham, of Launce, France, and Sarah-Jane O'Donoghue, eldest daughter of Mr and Mrs Valentine O'Donoghue, of Weybridge, Surrey.

## OBITUARIES

## REAR-ADMIRAL GRACE HOPPER

Rear-Admiral Grace Hopper, US Navy (ret.), mathematician and pioneer computer expert, died on New Year's Day at her home in Arlington, Virginia, aged 85. She was born in New York on December 9, 1906.



GRACE Hopper was a legend in her field, a woman whose career spanned the lifetime of the modern computer industry. Her work on programming languages contributed much to its success. She was also, from 1962 when Admiral Hyman G. Rickover, father of America's nuclear submarine capability, retired, to 1966 when she finally bowed out herself, the oldest officer on active duty in the US armed forces.

Born Grace Brewster Murray, "Amazing Grace" as she was subsequently to become known, had a lucky start in life. As a child she wandered round New York with her grandfather, a civil engineer who had laid out part of the Bronx, and was allowed to help him with his measurements. Her father, too, took the not then entirely orthodox view that his two daughters should have the same educational chances as his son. For Grace this meant Vassar, where she took her master's degree in 1928, and Yale where she took her PhD in 1934. She was subsequently an instructor and then associate professor of mathematics at Vassar until 1944. She married Vincent Hopper in 1930 and although they were divorced in 1945 she always retained her married name.

Grace Hopper joined the US Navy in 1943. There, as a lieutenant assigned to the Bureau of Ordnance computer project at Harvard, she first began her work with computers. The initial calculating device, huge and crude by modern standards, was known as the Mark I.

It was a mysterious fault inside its labyrinthine circuits, which developed one August night in 1945, that led to Grace Hopper coining the term "bug" to describe the strange failures which have been cropping up in computers ever since. "Things were going badly; there was something wrong in one of the circuits of the long, glass-enclosed computer," she recalled later. "Finally, someone located the trouble spot and, using ordinary tweezers, removed the problem: a two-inch moth. From then on, when anything went wrong with a computer, we said it had bugs in it."

After demobilisation in 1946 she remained on the US Navy reserve and continued to work as a faculty member in Harvard's computer laboratory until 1949 when she joined the Eckert-Mauchly Corporation as a mathematician. Eckert-Mauchly, which was later bought by the Remington Rand Corporation, was then building the Univac I, the world's first commercial electronic computer. Grace Hopper, with her work on programming languages, especially Cobol, was instrumental in making the new technology accessible to business users. Though she retired from

the Navy reserve in 1966, she was recalled to active duty within a year to oversee a programme to standardise the US Navy's computer programs and language. She received a special presidential appointment to the rank of rear-admiral in 1983 after the retirement of Admiral Rickover — with whom she shared the reputation of a combative personality and unorthodox approach.

Hopper finally retired from the Navy in 1986 at the age of 80, but did not stop work. She promptly joined the Digital Equipment Corporation as a consultant; a post she retained until her death. In 1962 she was elected a fellow of the Institute of Electrical and Electronic Engineers, and in 1969 the Data Processing Management Association selected her as its first computer scientist "Man of the Year". Her final achievement came in September last, when President George Bush awarded her the National Medal of Technology for "her pioneering accomplishments in the development of computer programming languages that simplified computer technology and opened the door to a significantly larger universe of users". She was the first woman to receive the award individually.

She once said in a speech that it was her ambition to live until the year 2000. "I have two reasons," she said. "The first is that the party on December 31, 1999 will be a New Year's Eve party to end all New Year's Eve parties. The second is that I want to point back to the early days of computers and say to all the doubters, 'See? We told you the computer could do all that'". For that particular ambition, she did not have to wait so long.

## MAX KESTER

Max Kester, scriptwriter and lyricist, died in Reigate on December 14 aged 90. He was born on December 11, 1901.



WITH his exuberant sense of fun, mastery of the appealing lyric and the infectious catchphrase, Max Kester did much to make the reputations of a generation of popular radio programmes and light-hearted stage shows during and after the second world war. He created the vivacious BBC radio series *Mr Muddlescombe, JP*, which for 12 years from 1937 starred the comedian Robb Wilton as a bumbling magistrate and air raid warden.

Mr Muddlescombe was followed by the even more popular and riotous 15-minute family saga *The Plums* and the anti-Nazi morale booster, *Adolf in Blunderland*. Kester then devised for the BBC a new series *Danger, Men at Work* (in the mould of the Marx Brothers) which proved an inspiration for a young Spike Milligan. Kester was a prolific wordsmith and in addition to his BBC scripts wrote refreshingly elegant, humorous and original material for a wide range of comic performers including George Formby, Will Hay and Clapham and Dwyer.

Born in Yorkshire, the son of James Dodgson, a cartoonist on the *Yorkshire Post*, Max Kester Dodgson started his

working life in 1916 as a farmhand in Cumberland, at least partly because of a patch on his lung which, it was thought, would respond best to an outdoor life. However, some of his father's talent had

clearly rubbed off on Kester, and when he contributed a lively article to the *Yorkshire Post* on the absurdities of an eccentric local yokel and discovered that it earned him more than a month's farm wages he decided to take up writing as a career. After a brief spell on the *Yorkshire Post* he joined the recording company HMV and began submitting freelance radio scripts to the BBC until Eric Maschwitz, then director of variety, invited him onto the staff.

After the war, while still working part-time for the BBC, Max Kester increasingly turned towards the stage. He wrote with equal success for Jack Hulbert and Cicely Courtneidge, Fred Emney, Richard Heffer, Bobby Howes, Frank Thornton and Max Wall. Never content to be confined to one thing at a time, Kester also wrote song lyrics. Among the hit tunes for which he wrote the title and words was "Love Locked Out" — made even more popular much later in a recording by Frank Sinatra.

Tall, slim and quizzical, Max Kester maintained his verve and his happy turn of phrase right to the end, adding to his accomplishments an enthusiasm for, and an encyclopaedic knowledge of, gardening. He is survived by his wife and by two sons and a daughter of his first marriage, and by a son and a daughter of his second marriage.

## KENNETH GROB

Kenneth Vaughan Grob, former chairman of Alexander Howden, the Lloyd's insurance broker, died on December 28 aged 70. He was born on September 15, 1921.

KENNETH Grob was a leading figure in what was perhaps the most colourful of the scandals to emerge from the Corporation of Lloyd's insurance market in the past two decades, as a result of which he was expelled from the market in 1984.

Although Grob was cleared at Southwark Crown Court in 1989 of 16 charges of theft in connection with his activities as Lloyd's, the following year a report by Department of Trade and Industry inspectors concluded he had misused funds to finance an extravagant lifestyle in London and the south of France, a valuable art collection, two racehorses, and a substantial share in a Swiss bank.

The acquittal on the theft charges enabled Grob to enjoy the fruits of his stewardship of Alexander Howden, which grew to be one of the biggest broking firms at Lloyd's. But, coming soon after several other controversial episodes, the affair dealt an unquantifiable blow to Lloyd's international reputation for integrity and fair dealing.

After leaving school in 1937, Grob worked as a junior clerk with Swann & Lyster, a small Lloyd's broker. He became an RAF navigator during the war, but maintained his links with Swann, working there when on leave. At Swann after the war he specialised in a profitable niche known as excess of loss reinsurance. In 1956 the chairman of Swann quietly departed. Grob and associates then bought Swann for £15,000 and used the firm as an international platform for this niche reinsurance.

This made him a millionaire, but in 1965 he obtained his biggest break when Hurricane Betsy laid waste the Gulf of Mexico and impoverished many other Lloyd's syndicates. Among them was Howden, a company with a London stock market listing but in dire need of rescue. Grob sold Swann to Howden in return for a major

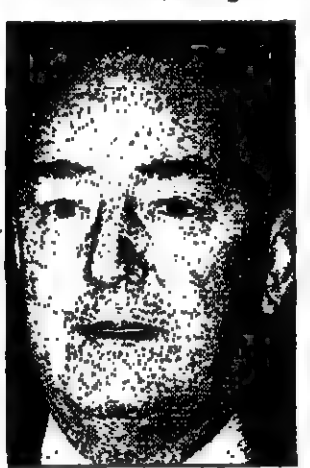
shareholding in the combined group.

That set him off on another round of aggressive expansion, after which Howden was employing 6,000 people around the world. The company grew by as much as 40 per cent a year, earning Grob the sobriquet of "The Grobfather". He hosted lunches at Howden's offices featuring caviar and champagne in silver goblets.

But in the 1970s Howden's profits began to suffer. According to the DTI report, his response was "awe-inspiring misuse of reinsurance as a panacea for all problems", manipulating profits and disguising deficiencies. A complex web of bogus reinsurance deals was created, involving Panamanian companies and Liechtenstein trusts. In 1980 Grob conspired to buy the Swiss Banque de Rhône et de la Tamise from Howden without telling his fellow directors.

To the outside world, however, Howden still prospered, receiving a £200 million takeover bid from Alexander & Alexander of the US. After the deal went through, an accountant for the Americans spotted a deficiency of nearly £40 million. Grob made good the loss, and expelled from Lloyd's and retired to the south of France. But two years later, in 1987, the French police and a member of the London Fraud Squad arrested him on his terrace overlooking the Mediterranean for the case that led to his appearance at Southwark Crown Court and acquittal.

He leaves a widow, Mary, three sons and two daughters.



## WILLIAM BUCKLEY

Nigel West writes:

YOUR obituary of William Buckley (December 28) was not entirely accurate. The incident in Beirut which killed his predecessor (who was Kenneth Haas, not Robert Ames) occurred on April 18, 1983: "At least twelve agents" did not die in the blast: five CIA officers and two CIA secretaries died.

Your figure for Admiral Turner's "Halloween Massacre" of posts in the Clandestine Service of the CIA is an underestimate. In fact, over a three-year period, 2,800 experienced intelligence officers left the agency and a total of 820 permanent posts were abolished.

The suggestion that under other circumstances Buckley

"would not have found himself elevated to a central role in America's middle east espionage activities" is unsubstantiated. He was certainly a likely candidate for the position of station chief, bearing in mind that he had previously been posted three times in the region, to Damascus and Islamabad (appointments omitted in the obituary) as well as Cairo.

Buckley won the Silver Star for gallantry during the Korean War, and in Vietnam served as deputy to Tucker Gougelmann who directed the notorious provincial reconnaissance units composed of Viet Cong defectors.

Buckley was divorced, with two children, and ran an antiques shop as a hobby.

## Finding sobriety through God

THOUSANDS of alcoholics nursing hangovers from the seasonal festivities will be turning to God for help in the new year. This period is one of the best recruiting times for treatment centres and fellowships such as Alcoholics Anonymous, which use a programme of recovery based on spiritual renewal.

According to the charity Alcohol Concern, Britain is losing 8 to 14 million working days a year because of drinking. Up to 40,000 people attend meetings of AA regularly.

A new London charity will soon begin research on how many alcoholics are cured by a programme known as the Minnesota model, based on the "12 steps" invented by the founders of Alcoholics Anonymous. The steps constitute a recovery plan that has been taken up and adapted by organisations such as Gamblers Anonymous and Narcotics Anonymous. The programme advocates acceptance of the problem, a belief in God and a quasi-confessional process of talking through the problems of the past. The eleventh step outlines the necessity of prayer and meditation if lasting sobriety is to be achieved, and the twelfth step emphasises the importance of helping others.

According to Dr Brian Wells, a leading psychiatrist in the addiction field, the feature which marks out such programmes from other methods of treatment is the emphasis on God, or a "Higher Power".

Dr Wells, consultant psychiatrist who heads the Riverside Health Authority substance misuse service, is to launch Sharp, a treatment centre, in London this month. He says it will be the first of its kind to offer free day-patient treatment using the 12-step programme in this country. He is seeking a further £400,000 for a research project to evaluate the effectiveness of the programme.

The *Lancet* recently published a letter from researchers in Helsinki in which they reported the results of a comparative study of the Minnesota model. They found more people stopped drinking for

A new treatment for alcoholism emphasises the role of spiritual belief, reports Ruth Gledhill

a year using the 12-step programme than with standard Finnish treatment, although overall abstinence rates were low.

New members often balk at any hint of religion, but one, undergoing the programme in London, explained that the emphasis on God was made in order to displace the alcoholic's egotistical obsession from himself or herself on to God. He said: "The main idea is to stop them thinking they are God."

The concept is deliberately nebulous — even atheists could adjust to sobriety along such lines, a member said. Many of the lapsed Irish Catholics who gravitate to AA meetings would be unable to accept anything more specific. "We tell them they can believe in the number 27 but if they want, as long as they believe in something greater than themselves. We are not advocating a return to organised religion, although that can work well for some." The principles draw on the writings of Jung and William James, who believed religious experience could transform a person's life.

Father Y, a Roman Catholic priest, described how he became an alcoholic before he entered the seminary. Desperate to stop drinking, and living a life of debauched promiscuity, he walked into an AA meeting 23 years ago and was confronted by the word God, written in a 12-step programme outlined on posters on the walls. "My immediate reaction was, I know all about that." That reaction, along with his ego, was crushed.

"Alcohol had gradually eroded my faith, so my faith had become just a practice." He had failed to stay celibate and his drinking cost him a doctorate from a university in Rome. While some parishioners knew of his problem, few realised he was an alcoholic. "I was a

very good commercial salesman for a product called God. I was a religious vending machine. I could provide God for other people but I had lost him."

"I eventually learnt what God was really about from a lapsed Catholic Liverpoolian whose relationship with God was conducted mostly in four-letter words. In my head I tore up my training. I started again, beginning with Scripture."

Clayton Carlson, senior vice-president of Harper Collins, is publisher of the US division which specialises in books on religion, addiction and psychology. One of the company's most successful books is *Each Day a New Beginning*, a daily meditation book which has sold over a million copies. He felt that the success of the 12-step programmes was due largely to the opportunity they offered to share insights with others suffering from the same problem.

He said: "They are very careful in the movements not to define the Higher Power as specifically the Judeo-Christian God, or as Jesus or the Buddha, but to leave it rather amorphous. What probably happens is that each individual defines the Higher Power in terms of their own perspective. The Higher Power appears to be a critical dynamic, although there are groups that are atheistic or agnostic, who define the Higher Power as the group itself. The dynamic appears to be to have a focus on something outside yourself."

According to William Miller, professor of psychology and psychiatry at New Mexico University, researchers have recognised psychological, medical and social aspects of addiction but the spiritual aspects remain virtually unstudied.

In a recent paper, published in the *Drug and Alcohol Review*, he says: "Though uncomfortable in some ways for both believers and unbelievers, the scientific study of spiritual processes may improve our understanding of the addictive behaviours, and our ability to prevent and treat these enduring problems."

## Muslims split over new parliament

THE Muslim Parliament opens today amid allegations from leading figures within the Muslim community that it is divisive and a pantomime (Ruth Gledhill writes). Despite the high profile achieved by its founder, Kalim Siddiqui, the parliament has failed to win support from senior Muslim academics and other representative Islamic bodies.

In his keynote address at the inaugural session at Kensington town hall, London, Dr Siddiqui will speak of his determination to turn Muslims into the best educated and most morally upright, law-abiding and prosperous community in Britain.

Dr Siddiqui will describe how the 155-member parliament has been drawn from all sections of the 1.5 million Muslim community in Britain. The first member to be called from the floor will be Imelda Ryan, a housewife from Slough, Berkshire.

Dr Siddiqui will predict civil disobedience and campaigns over issues such as education. Muslims have been campaigning for voluntary-aided Muslim schools. He will forecast the end of Western civilisation, which he believes will go the same way as Marxism.

The parliament, originally titled the Council of British Muslims, grew out of the Muslim Manifesto drawn up by a committee appointed by the Muslim Institute.

Dr Siddiqui, director of the Muslim Institute and leader

of the parliament, described in 1990 a "lava of hatred" against Islam and Muslims "oozing out of every nook and cranny of this great country of ours".

The parliament was condemned last night by leading Muslims. Syed Aziz Pasha, general secretary of the Union of Muslim Organisations, which has represented the Muslim community for 21 years, said: "It is ridiculous and absurd to conceive of the name 'parliament' to rival the Westminster parliament. I do not think many Muslims will support it."

"We have established connections with government departments and we have been negotiating for the rights of the Muslim community. There is no need for any other body. Such a body will be divisive and is not in the interests of the Muslim community."

Another leading Muslim said: "Every community is entitled to its own pantomime. This parliament is such a body. It is outrageous."

Mushuh ibn Ally, director of the Centre for Islamic Studies at St David's College, University of Wales, said: "If by Muslim Parliament, Dr Siddiqui means a council which unites Muslim organisations and institutions in Britain, I think it is a positive development. My only worry is that the word 'parliament' is rather provocative and does not really reflect that kind of concern."







## BBC 1

- 7.25 News and weather**  
**7.30 Crystal Taps and Allstars.** Animation (t) (4092907) 7.35 *Wiz Bang.* The first of a new fun and laughter series presented by Christopher Lillicrap (a) (9554617) 7.45 *The Jetsons.* Cartoon adventures of a space age family (t) (8034704)  
**8.05 Edge of the Ball.** Cheryl Baker presents the first of a new series of her music and cookery programme. This week she talks to guest Lydia Campbell about food and fitness (s) (7355810) 8.35 *Thundercats.* Cartoon (t) (2955558)  
**9.00 Going Live!** Presented by Philip Schofield and Sarah Greene. Among the guests are naturalist John Soper and *Neighbours* actor Kristian Schmid. Featured in the *Hollywood Reporter* is Corey Haim, star of the film *Prayer of the Rollerboys*, and there is a look behind the scenes of the *Antiques Roadshow* (s) (7057872) 12.15 *Wishful*  
**12.15 Grandstand** introduced by Steve Rider. The line-up is (subject to alteration): 12.20 and 12.25 Football: a preview of this afternoon's FA Cup third round matches: 12.40, 1.10 and 1.40 Racing from Haydock Park; 1.05 News; 1.25 and 3.30 Sky-jumping from Innsbruck; 1.55 Darts: the Embassy world championship from Frimley Green, Surrey; 2.30 Cyclo-cross: the General Portfolio British open championship from Harlow, Essex; 3.50 Football: half-time; 4.00 *Cross Country*: the Reebok international from Malpas, Belfast; 4.35 *Final Score* (s) (9577023)  
**5.00 News and weather**  
**5.15 Regional News** (s) (907/205)  
**5.20 Noel's House Party.** Resistant fun and games hosted by Noel Edmonds. His guests are comedians Shane Ritchie and *Buffy* Steve's Jim Bowen (s) (7605898)  
**6.10 Film: WarGames (1983)** starring Matthew Broderick, Dabney Coleman and Ally Sheedy. Superficial science fiction adventure about a teenage computer buff who, thinking he is playing an advanced new video game, accidentally taps into the United States nuclear defence system and almost starts a third world war. Directed by John Badham (1558088)



Astral bodies: John Mielche with Millicent Martin (7.55pm)

- 7.55 Moon and Son.**  
**CHOICE:** With Jersey Jim Bergerac finally pensioned off, his creator Robert Banks Stewart offers a new series of light-hearted thrillers combining astrology and the topicality of the new European market. Millicent Martin and John Mielche play a mother and son in the psychic business, commuting between Britain and France and getting themselves involved in dirty deeds. Tonight's tale, involving the murder of a Channel tunnel worker, could have come straight out of *Bergerac* except that it is thickly developed with more pace and clarity. On the early evidence *Moon and Son* also has some of the offbeat flavour of Banks Stewart's fondly remembered 1970s series, *Shoestring*. The reservation is whether the central characters will be strong enough. Martin's glib, well-meaning clairvoyant seems a bit of a cliché and the son has not so far been given much definition. All the same it is a promising start. (Ceefax) (t) (878810)  
**8.50 Film: Baby Boom (1987).** AJulie comedy starring Diane Keaton as a successful career woman with a wealthy lifestyle who suddenly becomes a mother when her cousin and his wife die, leaving her to look after their 13-month-old daughter. Harold Ramis and Sam Wanamaker also contribute to the fun and the director is Charles Shyer. (Ceefax)  
**10.35 News** with Michael Barker. (Ceefax) Sport and weather (400810)  
**10.55 Match of the Day: The Road to Wembley.** Desmond Lynam introduces highlights from three of today's FA Cup third round matches. The commentators are John Motson, Barry Davies and Tony Gubba (771023)  
**12.05am Film: Chase (1985)** starring Jennifer O'Neil, Robert S. Woods and Michael Parks. Standard made-for-television thriller about a successful city lawyer who returns to his rural home town and finds herself defending a man suspected of murdering her former mentor. Directed by Rod Holcomb. (Ceefax) (1407124)  
**1.25 Weather**

## BBC 2

- 8.45 Open University (1248927)**  
**11.05 Fd Like to Teach the World to Sing.** The first of four programmes about the work of voice coach Ian Adam (t) (8038094)  
**11.45 Just Another Day.** John Pithman with the staff, patients and their parents at Great Ormond Street hospital for sick children (t) (874034)  
**12.15 Film: Ride in the Whirlwind (1985)** starring Cameron Mitchell, Jack Nicholson and Tom Filer. Off-beat western about three drifters who find themselves mistaken for murderers and fall prey to a vengeful lynch-mob. Written by Jack Nicholson and directed by Monte Hellman (3235433)  
**1.35 Animation Now.** Try Again and Succeed, narrated by Orson Welles (t) (3080088)  
**1.45 Hairs and Graces.** Lady Victoria Leatham visits Berkeley Castle, the scene of Henry VIII's execution (t) (844030)  
**2.15 Network East** presented by Shyama Perera. Includes an interview with Bangladeshi singing star Runa Laila (837075)  
**2.45 Mahabharat.** Episode 77 of the Indian epic. In Hindi with English subtitles (2187636)  
**3.25 Film: Fanny (1987)** starring Jessica Tandy, John Denver and Hume Cronyn. A sentimental TV movie about an Appalachian family with an elderly matriarch who communes with the ghost of her husband and his attitude towards her. The programme is too old to be in the hills. Directed by Judy Taylor (4582828)  
**4.55 Darts.** The Embassy world championship from Frimley Green, Surrey, introduced by Eamonn Holmes (s) (12140013)  
**5.45 World of Dogs.** The first of a new series presented by Angela Rippon and the chairman of the Kennel Club committee Mike Stockman. They set the scene for this year's Crufts and explore the world of dogs both inside and outside the show ring (s) (725835)  
**7.15 News** with Chris Lowe. Sport and weather (886100)  
**7.30 Tortoise Masterclass.** The celebrated calligrapher Paul Tordella, who died in 1990, performs Brahms's F major Sonata, in the first of six repeated programmes (159181)  
**8.15 Freddie Mercury: A Tribute.** A musical tribute to the flamboyant lead singer of the rock group Queen, introduced by Elton John (t) (523384)



Maverick Sam Peckinpah, right, and propagandist (9.05pm)

- 8.05 Moving Pictures: Sam Peckinpah - Man of Iron.**  
**CHOICE:** The Saturday night cinema strand abandons its usual magazine format for a feature-length documentary by Paul Joyce about the maverick American director, Sam Peckinpah. Joyce eschews simple chronology for a more ambitious thematic approach, concentrating on such issues as Peckinpah's treatment of violence and his attitude towards women. The programme is built around interviews with Peckinpah associates, and illustrated with clips from the films, but there is no commentary. The result may not mean much to those unacquainted with Peckinpah's work. This is no introductory primer. On the other hand it makes a brave attempt to dig beneath the surface evidence of the films and track down the unique sensibilities of a big but self-destructive talent who produced powerful, if flawed, work and was arguably the greatest director of westerns since John Ford (2256471)  
**10.35 Film: Pat Garrett and Billy the Kid (1973)** starring James Coburn, Kris Kristofferson and Bob Dylan. Violent, moody and sometimes wayward Peckinpah western with Coburn as the former gunman, now a sheriff, who is assigned to arrest his former friend Billy the Kid (Kristofferson) and the latter escapes the hangman and goes on the run. (Ceefax) (8868237)  
**12.30am Darts.** Eamonn Holmes introduces first round coverage of the Embassy world championship from Frimley Green, Surrey (3458360). Ends at 1.35

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## BBC 3

- 6.00 TV-am (6688925)**  
**9.25 Motormouth.** Young people's entertainment presented by Andy Crane, Steve Johnson and Gabby Roslin. Town centre send new year greetings and a golden eagle helps Neil Buchanan learn about the ancient art of falconry. Plus the usual cartoons, videos and competitions (1882735)  
**11.30 The TV Chart Show.** The Village Video slot features the Walker brothers with "The Sun Ain't Gonna Shine Anymore" (s) (45182)  
**12.30 The Munsters Today.** Rapid re-make of the classic American comedy series about a ghoul family (53075)  
**1.00 News** with Fiona Armstrong. Weather (39111742) 1.05 LWT News and weather (39110013)  
**1.10 Saint & Greer.** Ian and Jimmy preview this weekend's FA Cup third round matches and introduce action from the new year's Barclays league games (1555910)  
**2.00 Skid Time.** A new series of the skating magazine offering instruction for both novices and the experienced as well as report stories (5817)  
**2.30 Cobblestones, Cottages and Castles.** David Young continues his exploration of the countryside of south-west England. (Oracle) (278)  
**3.00 Snooker.** Nick Owen introduces action from the Mercantile Credit Classic from the International Centre, Bournemouth (8554346)  
**4.45 The World of Sport.** Presented by Elton John (4535553)  
**5.00 News** with Fiona Armstrong. Weather (7355838) 5.05 LWT News and weather (1018297)  
**5.15 10 Sharp!** Introduces a cartoon double bill starring Sylvester the Cat (s) (1005181)  
**5.25 Baywatch.** Adventures of a group of Los Angeles lifeguards. Starring David Hasselhoff (723655)  
**6.15 The World of Sport.** Cilla Black plays cupid to another group of love-lorn hopefuls. (Oracle) (523355)  
**7.15 Barrymore.** The first of a new series in which comedian Michael Barrymore meets the more eccentric members of the public (s) (340452)



Reluctant investigators: John Thaw, Kevin Whately (8.00pm)

- 8.00 Inspector Morse: Second Time Around.** The first of four repeat cases for Colin Dexter's arduous, beer-loving chief inspector. Tonight he is in reluctant contact with an old rival when he investigates the mysterious death of a former deputy police commissioner. To solve the case Morse must first clear up an 18-year-old murder. Starring John Thaw, Kevin Whately and Kenneth Colley. (Oracle) (5833)  
**10.00 News** with Fiona Armstrong. Weather (225549) 10.15 LWT News and weather (165520)  
**10.30 Tarrant on TV.** Chris Tarrant explores the world of international television commercial markets (395433)  
**11.30 Snooker.** Further coverage of the Mercantile Credit Classic from the International Centre, Bournemouth (350467)  
**12.30 The Big E.** European magazine show featuring interviews with Bob Geldof and Sting; and a report from Switzerland on the sport of snow skating (36872)  
**1.35 WCW Pro Wrestling.** More grunt, grapple and groin from the United States (851501)  
**2.35 New Music.** Celebrity interviews and pop videos presented by Denise Donlan and Jane Lynne White (531837)  
**3.35 American College Football.** Indiana v Michigan (5730747)  
**4.30 The Hit Man and Her New Year Party.** Introduced by Pat Wetman and Michaela Strachan from Tokyo Joe's nightclub in Preston (55327)  
**5.30 ITN Morning News (88124).** Ends at 6.00

## CHANNEL 4

- 6.00 Kid 'n' Play.** Animated adventures (1982182) 6.25 *Dr Snuggles.* Cartoon adventures of an eccentric inventor (450722) 6.55 *Once Upon A Time... Space.* Outer space explored through the eyes of animated characters (5705162) 7.25 *Sporting News.* To Remember. Paths News archive film recalls Tottenham Hotspur's double. Rod Laver's grand slam and the athleticism of Mary Hand (2351152) 7.55 *Theme World Sport.* International sporting news and features (1543723)  
**8.00 News summary (712742)** 9.15 *Racing: The Morning Line* (7480433)  
**9.30 Film: Charlotte's Web (1973). Animated feature film based on the children's book by E.B. White about a little pig whose life is saved by a spider. Directed by Charles A. Nichols and Iwao Takamoto (5558158)  
**11.10 Kabaddi.** The second men's semi-final - Punjab v Tamil Nadu (t) (853252)  
**11.45 TONY JACKSON'S Pro-Celebrity Golf Challenge.** Bruce Forsyth and Gary Player in action against Kenny Dalglish and Sandy Lyle (345704)  
**12.45 American Football - Red 42.** Highlights of the first round of the NFL play-offs (s) (841278)  
**1.15 Willie the Kid.** Cartoon (39198891)  
**1.25 Channel 4 Racing** from Sandown Park. John Francombe introduces live coverage of the 1.30, 2.05, 2.35 and 3.05 races (2355517)  
**3.25 Film: Women's World (1954)** starring Clifton Webb, Lauren Bacall and Van Heflin. Polished and strongly-cast business comedy about three executives and their wives who are summoned by the corporation president to assess which of the men will be promoted to general manager. Directed by Jean Negulesco (58493549)  
**5.10 Brookside Omnibus (t).** (Teletext) (s) (1145742)  
**6.35 News and weather (155384)****



Sweet and sentimental: June Allyson, James Stewart (6.40pm)

- 6.40 Film: The Glenn Miller Story (1954).**  
**CHOICE:** If Hollywood was making a biopic of Glenn Miller today it would no doubt probe into all sorts of dark corners of the band leader's life and present his death as a form of suicide. In the 1950s, however, film biographies were still sweet and sentimental. You enjoy *The Glenn Miller Story* not as a dramatised documentary but as a piece of corn. You are helped by an engaging performance by James Stewart, stuttering his triumphant way through a string of hits. The music, of course, is wonderful and real performers (Louis Armstrong, Gene Krupa, Frances Langford) are worked effortlessly into the narrative. June Allyson is archly playful as the pretty, loyal wife. The surprise is that the film was directed by Anthony Mann, whose other work with Stewart in the 1950s included a series of notably hard-edged westerns where sentimentality was the very last thing you expected (72307153)  
**8.45 American Football.** Live coverage of the second play-off, between the Denver Broncos and the Houston Oilers, introduced by Mick Luckhurst (3358278)  
**12.30am Film: Aphrodite Goddess of Love (1957)** starring Isabelle Corey, Irene Turc, Ivo Gargani and Anthony Steffen. The *Starring and Sensational* season ends with romance between a young Roman sculptor and the Christian girl modelling for his statue of Aphrodite. Directed by Marc Bonnard (in Italian with English subtitles) (375553)  
**2.25 The World.** A repeat of Friday's show, presented by Terry Christian, Amanda de Cadogan and Katie Puckrik (458722). Ends at 3.25

**SAT LITE**  
**SKY ONE**  
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EC to auction food in Russia

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SATURDAY JANUARY 4 1992

BUSINESS EDITOR JOHN BELL

## MONEY

### Profile

Michael Jordan, chairman and senior partner of Cork Gully, the insolvency specialist, considers himself a cold person, though his icy reserve only serves to heighten his attraction for women. He is an ace negotiator and very good at predicting trends. Current forecasts include a Thirties-style recession for up to four years. Page 19



### City scribblers

City scribblers earned their name by irritating Nigel Lawson, a former Chancellor of the Exchequer, with their forecasts. What do they predict for the market in 1992? Page 18

### Rule changes

Rule changes for personal equity plans governing single company plans mean couples can invest up to £36,000 tax free in the next four months. But the rules might confuse. Page 23



### Fixed mortgage

The Leeds Permanent Building Society has launched the ultimate in fixed-rate home loans, a mortgage fixed at 11.25 per cent for 20 or 25 years. This is much longer than the previous maximum, the Scarborough's ten-year scheme fixed at 10.25 per cent. The Leeds mortgage may be transferred to a new home "like a piece of furniture." Charles Wycks, head of lending, said: "Homeowners are more pessimistic now about rates than last summer." Page 22



### Healthy units

Unit trusts that specialise in gold or Australasia had a rough ride over the past five years, but recent conditions have been just right for American health stocks, figures show. Page 22

### Direct action

While the family polished off the turkey and opened presents, some Firstdirect customers were busy on the phone to their bank, paying gas bills and extending overdrafts. Page 24



### New year resolve

The new year is the time to make financial resolutions. But first comes a money health check to see where improvements can be made, maybe with professional help. Page 21

## Maxwell enquiry to be extended

By JONATHAN PRYNN

THE Serious Fraud Office has announced it has extended its investigations into the collapsed Maxwell empire to a fifth area of enquiry: the removal of assets, including cash and investments, from Maxwell Communication Corporation.

The enquiry was initiated by the SFO after it received a copy of an affidavit lodged with the High Court by Price Waterhouse when it was appointed administrator to MCC last month. No further details of the missing assets are yet available.

The other four litter-related investigations cover a loan from Swiss Bank Corporation, assets missing from Mirror Group Newspapers and its pension fund, and an alleged share support operation.

In a separate development, Price Waterhouse announced yesterday that Jonathan Phillips and Colin Bird, partners in the firm, have been appointed joint administrators to Maxwell Business Communications Group, a non-trading holding company that was wholly owned by MCC. Price Waterhouse said the appointment would have no adverse impact on the trading subsidiaries of MCC. MBCC's subsidiaries represent about 40 per cent of MCC's British assets.

Price Waterhouse was last night expecting the New York bankruptcy court to approve a plan to co-ordinate the American and British Maxwell insolvency proceedings. The remaining directors of MCC are expected to resign if the proposal wins approval.

## No evidence of recovery, retailers report

# Ratner could be forced to sell 100 shops

By GILLIAN BOWDITCH

RATNER Group, Britain's biggest jeweller, may be forced to close as many as 100 stores, according to analysts, because of the effects of the recession in the UK and America, which have hit the group particularly hard this Christmas.

The City is waiting for Ratner to announce its Christmas trading figures next week, but there is speculation that they will be poor. Ratner, which includes Ernest Jones, Watches of Switzerland and H Samuel in the UK, and Sterling in America, has been hit on both sides of the Atlantic.

Ratner's difficulties have been exacerbated by the financial problems of its biggest American competitor, Zale, which is facing bankruptcy proceedings and has been slashing prices. There are fears that Ratner could break some of the financial

covenants on its loans and may be forced to dispose of assets, which could include some freehold sites and Watches of Switzerland, its up-market chain. Gerald Ratner, the group's chairman, was in Florida, and Gary O'Brien, the finance director, was unavailable for comment yesterday.

Paul Deacon, retail analyst at Goldman Sachs, says he does not believe Ratner will have to renege even if it does break a loan covenant but he does not expect the group to pay any dividends for some time and questions the value of the shares in the short term. The share price fell 2p to 22p yesterday. Mr Deacon says a store disposal programme could cost the group up to £10 million in exceptional costs.

Ratner was not alone in facing a difficult Christmas. Some stores groups said they had done better than expected, that was because expecta-

tions were so low. None believes there is any evidence of a recovery in consumer confidence or of an imminent upturn in the economy.

Storehouse, which includes BHS, Habitat and Mothercare, reported buoyant Christmas trading. The group is 6 per cent up in the second half of its financial year compared with last time. "Turnover at BHS is up substantially more than 6 per cent," a spokesman said. BHS and Mothercare also had a good Christmas but Habitat and Mothercare were struggling to match last year.

"We did not have to resort to extreme discounting as some groups did," the spokesman said, "but we don't think there is any general uplift and there is still a long way to go". Marks & Spencer was less enthusiastic. A group statement said: "Retailing has come through a difficult trading period and there are no signs of any immediate change to this pattern." Sales in December were above those in December 1990.

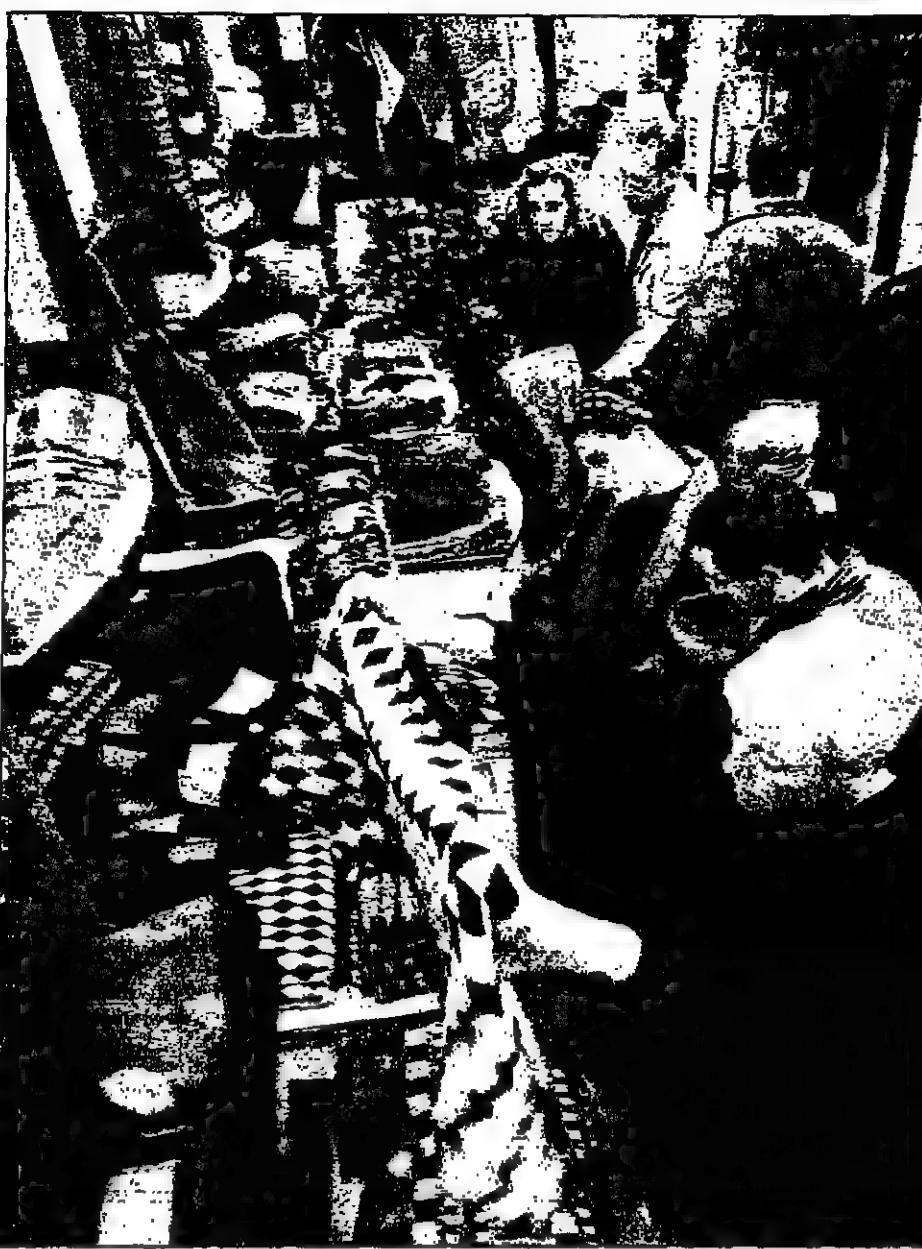
The Kingfisher group, particularly Superdrug and Woolworths, is believed to have had an encouraging Christmas. It is not, however, budgeting for any upturn in the current financial year.

WH Smith said December trading started off reasonably well, sagged in the middle and ended strongly. "It wasn't quite as good as we'd hoped," a spokesman said.

Sears, which includes Selfridges, Saxe, Dolis and Olympus Sport, said Christmas had been better than expected but expectations had been low. Geoffrey Maitland Smith, the chairman, said January sales had started strongly but people were shopping for specific items, so demand might be difficult to sustain.

Dixons, the electrical retailer, said it would make a statement about Christmas trading when it announced its results on Wednesday. Burton, the clothes retailing group, will inform shareholders about Christmas trading at its annual meeting on January 23.

Laura Ashley's finance director, Andrew Higginson, said Christmas trading had been in line with expectations the January sale had started well.



Sales targets: shoppers are hunting selectively, say West End stores

## Weak mark helps sterling

By COLIN NARBROUGH, ECONOMICS CORRESPONDENT

THE sagging mark and figures showing only modest Bank of England intervention in December enabled the pound to enhance the firmer position it established on the first trading day of the new year.

Sterling jumped 2 pence at one point but eased back by the London market's 5pm close to stand at DM2.8567. Although this was well over a quarter pence higher than the previous close, it left the pound at the bottom of the exchange rate mechanism. Against the strengthening dollar, sterling shed 2 cents to \$1.8495. Its trade-weighted index fell 0.2 to 91.4.

The Bank of England only resorted to modest intervention last month to prop up the pound, despite the Bundesbank's aggressive tightening. Treasury figures showed. Official reserves rose an underlying \$382 million in December, after a \$318 million fall in November.

The December figure included \$100 million of Saudi contributions to Britain's Gulf War costs, however, and \$335 million from overseas purchases of BT shares from the government stake. Ex-

cluding these factors, underlying reserves showed a net fall of just \$53 million. Total reserves, the funds with which the Bank can defend the exchange rate, rose to \$44.13 billion in December. In

America, official figures showed factory orders up 0.6 per cent in November for the second monthly gain in a row. However, this still failed to take demand back to the level seen in the summer.

## GrandMet takes control of Cinzano

By OUR CITY STAFF

GRAND Metropolitan has agreed to buy all the shares in the Cinzano company that it does not already own. It will acquire the 50 per cent owned by the Cinzano Marone family and the 25 per cent held by IFINT, the investment company of the Agnelli Group.

The price was not disclosed, but the deal, which means GrandMet will become the owners of all Cinzano assets including brands, production and international distribution, is thought to have been worth about £50 million. GrandMet's drinks portfolio already has brands such as Smirnoff vodka, J&B scotch whisky and Bailey's liqueur.

Cinzano, in which GrandMet acquired a 25 per cent stake in 1985, sells more than 3.5 million cases a year worldwide of its vermouth brand. The group is a major participant in the Italian sparkling wine market and owns the leading Italian brand imported into Germany.

The move strengthens the position of International Distillers and Vintners, GrandMet's drinks subsidiary in Europe, and increases the percentage of IDV brands distributed through its own companies to 95 per cent.

The deal will increase GrandMet's position in South America where Cinzano is one of the strongest groups. Cinzano's companies, covering Argentina, Venezuela and Colombia, will complement Heublein do Brasil, IDV's existing company in Brazil.

GrandMet is one of four groups that control 41 of the world's top 100 spirits brands. The company's sales of wines and spirits make it the world leader by volume.

## Ex-Lloyd's man Kenneth Grob dies aged 70

By JONATHAN PRYNN

KENNETH Grob, one of the central figures in the Lloyd's scandals of the early Eighties, has died of cancer at his Chelsea home, aged 70.

Mr Grob, nicknamed the Grobfather, achieved notoriety in the Eighties when tens of millions of dollars of funds were found to be missing from the Alexander Howden insurance group, which he chaired, when it was taken over in 1982.

The discovery of the losses subsequently brought to light another massive fraud, which involved \$53 million being plundered from PCW syndicates. The scandals rocked Lloyd's casting a shadow over the market from which it has spent most of the following decade trying to escape.

Mr Grob was arrested at his villa in France in 1987. He and his co-defendant, Ian Posgate, were brought to trial in London in 1989 accused of siphoning funds to private accounts through a network

of offshore companies. Mr Grob, who faced 16 charges of theft, and Mr Posgate were acquitted on all counts at the end of a 15-week trial after seven years of investigations.

However, a trade and industry department report into the affair, published in 1990, said Mr Grob and three senior directors of Alexander Howden had arranged the transfer of about \$41 million from Howden companies and syndicates into their personal offshore vehicles. The report, which had been submitted in 1985, claimed the transfers had been used for the directors' own personal benefit and the material overstatement of Howden profitability.

Mr Grob spent virtually all of his working life in the insurance market, except for a spell as an RAF pilot during the Second World War. A private funeral will be held in London on Tuesday.

Obituary, page 12

## Farewell waves from Shandwick

By JON ASHWORTH

ONE of the oldest tricks in the public relations handbook requires a secretary, a flustered hand-signal and the words "he's on another line".

Peter Gummer, chairman of Shandwick, the world's biggest public relations company, showed yesterday that he has not forgotten his training but that he needs to do a little work on his timing.

At 7.30am yesterday, Shandwick announced to the world that it had severed links with Morgan Grenfell and SG Warburg Securities, its merchant banker and stockbroker respectively for the past six years. Lazard Brothers takes over as merchant banker, and a new broker is expected to be appointed early next week.

Coming three weeks after Shandwick gave warning of



Gummer, unavailable an expected £1 million loss for the 15 months to October — and saw its share price halve in a single day — the City reacted with predictable alarm. What else could Shandwick have in store? Mr Gummer may have had the answer, but he wasn't saying.

The first call to Mr Gummer's office went out at 11.31am. Flustered hand-signals. "He's on another line," said his assistant. "Can he ring you back?" The second call went out 22 minutes later. More hand-signals. "He's not here at the moment." Ah, but he was on another line a little while ago. "Yes he was, but he's had to dash out."

As Mr Gummer scanned the manual for more tips, the buck was passed to his number two, Antony Stoddard. Morgan Grenfell and Warburg insisted yesterday that they had not been fired but had chosen to resign. Not so, said Mr Stoddard, the deputy chairman and group chief executive. "We had been reviewing the question of financial advisers for some time and asked Morgan Grenfell to step down."

"They did us well for six

years, but life changes and Shandwick is a very different company today to the one it was. We, as a PR company, gain and lose clients as much as any merchant bank."

As Shandwick and its former advisers argue over who gave the shove to whom, the City is more concerned with what the coming year will hold. The share price is languishing at 43p after plunging from 125p on the back of the last disastrous announcement. The number of employees worldwide has fallen from around 2,200 to 1,900. Several million pounds have been written off "chasing potential clients".

Mr Stoddard said he was eager to restore shareholder confidence but ruled out analysts' roadshows. "We've got the bad news behind us, I'm sure we made the right decision." The handbook couldn't have put it better.

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BUSINESS PROFILE: Michael Jordan

# Prophet with the Genghis Khan spirit

The senior partner of Cork Gully tells Carol Leonard that the country has entered a Thirties-style depression

Michael Jordan, chairman and senior partner of Cork Gully, the biggest firm of insolvency accountants in Britain, is depressed.

He believes that the country has just entered a Thirties-style depression, that will last for three or four years and that corporate insolvencies this year will outstrip the record 60,000 set last year.

Jordan, aged 60 and generally accepted to be the doyen of the insolvency profession, is contemptuous of economists who claim that a surge in corporate insolvencies is to be expected at the start of a recovery, and dismissive of any reminder that insolvency statistics are traditionally a lagging economic indicator.

He says: "Nothing is ever a direct correlation and you have to bear in mind that this time we have the backing of North Sea oil revenue to support the social services, but I think we are now in a depression of 1930s proportions."

As evidence, he cites the five economic cycles that are all "converging at their low point between 1990 and 1993" and points out that this recession has affected the entire business spectrum. "This time round the middle classes have been hit as well as shop-floor workers and it is traditionally

difficult that the dollar will weaken markedly during 1992, that the stock market in America will fall and that even the professions will be forced to reduce their overheads, making staff redundant or employing them on a freelance basis. "What has caught people out this time is fixed overheads," he says.

"The great art is to turn fixed overheads into variable and it is perfectly possible for professionals to network from home, working when needed and be responsible for their own pension and office costs. Professional costs have become excessive and in a recession they stick out like a sore thumb."

"His predictions should not be dismissed lightly. John White, a partner of Cameron Markby Hewitt, the law firm, and a friend for 20 years, says: "On past performance, I'm afraid there is a very good chance that he could be right. His views on things close to the profession have turned out to be right, time and time again."

Speaking about the accountancy profession in particular, Jordan believes that the fashion for multi-disciplinary practices is over and that we could now see some big firms splitting up into their constituent parts. It is a subject close to his heart. One of his biggest regrets is, he says, merging Cork Gully into

**I'm not going to have some squirt coming into my office and calling me Michael!**

Coopers & Lybrand, Deloitte in 1980. "I made a big mistake. Sir Kenneth Cork was against it. He said: 'If I were you I wouldn't do it, but I was forced into it because of our name. Clients didn't want us doing their investigative work because they didn't want their creditors to know that they had Cork Gully in there. We had to get under the umbrella of a major firm. We now use the name Coopers for all investigative work."

"Coopers' other partners will not be surprised to learn of Jordan's big regret. Although he has not said so, his executive committee, he has never been a Coopers man. "It is a vast organisation, run like the civil service and no, it is not really my scene," he says. "Everyone is on first name

terms and I'm not a great believer in that. I think you should have a bit of respect, particularly for your elders, and I'm not going to have some squirt coming into my office and calling me Michael."

He has ignored the Coopers retirement age of 60 and intends to carry on for another two or three years. "I should think this recession will see me out." He turns a deaf ear to suggestions from fellow partners that he ought to at least hang curtains in his office. "I can't be bothered. I come here to work. I have never been terribly interested in palatial offices. Most professional offices nowadays look like hotel suites, like the Hilton hotel, and I think it's all a nonsense." He casts an appreciative eye at the venetian blinds, at the walls, devoid of adornment save for one chart, and at his desk, without one family photograph.

He is a tall, handsome man, with an almost permanent, sardonic smile, legendary within the City for his attractiveness to women, and always impeccably dressed. That attractiveness is heightened by his cool, almost icy reserve, which increases the thrill of the imaginary chase.

Once a regular at Annabel's, the Berkeley Square nightclub, his close friends say he has not been there for at least five years. Ask him what his indulgences are now and he replies a glass of vintage champagne with Dorothea, the wife, when he returns home in the evening, and the occasional small tin of caviar.



Cool, calm and collected: Dorothea and Michael Jordan treat themselves to vintage champagne in the evening

a brilliant poker player. I have seen him in positions where he has no bargaining power whatsoever and yet he comes away with a deal. He is completely impassive unless it is necessary, to achieve the end he is seeking, to put on a show of temper. He is always in control."

Jordan would not disagree. "No, I never lose my temper. I might feel it but I don't show it. I like to think I can control myself. I think basically it's because I'm a loner. I don't think I'm inherently a loner. When I was at school I was a team player, but this job has changed me. It's a very lonely job and I've been doing it for 29 years."

Born in Derbyshire, the youngest of five children, he was sent to boarding school at the age of six, a prep school and then Haileybury. His father, Charles, a builders' merchant, was in his late fifties when Jordan was born, and more than 20 years older than Jordan's mother. He blames the public school system and the age gap for the fact that he never really got to know his father. He was no closer to his mother, Florence, who, he says, spent the entire day playing bridge. Home was a large house with two maids, two gardeners and a nanny. Little has changed. Although Jordan lives in a flat on the Hyde Park estate midweek, his real home is a farmhouse in South Buckinghamshire, staffed with a housekeeper and a gardener. The barn house his Bentley Turbo R and his do-it-yourself workshops, which is where he unwinds. "I'm an amateur builder. I build walls or knock them down. At the moment, I'm re-wiring."

He does not use the Bentley for work. Midweek, he travels in a chauffeur-driven company Volvo. "My predecessor used to turn up at the factory gates in a Rolls-Royce and smoking a cigar. I never

thought that was quite right." When it comes to right and wrong, to ethics and to principles, Jordan is nothing short of ruthless in his adherence. He is hard on those he deems to have transgressed them, but harder still on himself. Divorced in 1989 from Brenda, his first wife, he admits that the experience has made him bitter. He blames the lawyers for the acrimony caused. "It was all so unnecessary, lawyer-driven, and I felt very bitter. The lies that were told, the way they engineered things — it was all so unprofessional."

He now refuses to speak to John Cama, senior partner of Cameron Markby, and once a friend, because it was he who recommended a firm of lawyers for his first wife. He feels he has been wronged.

He also has no contact with his children Fiona, aged 30, and Mark, 32. "They were sitting on the fence and I told them they had to decide one way or the other and we decided to part company. I wrote them letters to explain the position, but I suppose it is only natural for children to feel closer to their mother. Yes, I did feel upset." He speaks in the past tense. I ask if he had sent Christmas cards. "Certainly not," he replies. He remarried in February 1990, a Belgian widow, Dorothea.

The effect of the divorce has clearly been more profound than he will admit. He is desperate not to appear emotional and his friends say he would never make the first move in any relationship. When Jordan is eventually reconciled with his children it will be at their instigation, even though he is desperately desirous of it.

I ask him if he is a warm person. "I think the answer to that has to be no. My mother wasn't a warm person. She was fairly cold, difficult to get close to and perhaps I have inherited that from her."

After 20 years of friendship, he still greets White with a formal handshake. "He is the last person you would describe as half fellow, well met," says White. "He will shake my hand, but it won't be a double hand shake, nor will there be a hand on the shoulder."

Jordan, motivated perhaps by a profound feeling of rejection by his more immediate family, and in search of a substitute, says that he has bought his own burial plot, adjacent to his family vault in Derbyshire. "If there is one thing I want to do in my life, I want to be buried next to my parents." I suggest that this is strange, given that he was close to neither. "Yes," he says, "perhaps that's why."

WEEK ENDING Matthew Bond

## Excuse me, sir, does this economy belong to you?

It was every driver's new year nightmare. A quick glance in the rear-view mirror gave the first warning of danger, the repeated flashing of headlights.

In less time than it takes to mouth the word "idiot", the second and third signs followed — the familiar, but still heart-stopping, blue lights and two quick bursts on the siren.

"Pull over, pull over," came the superfluous amplified command. The crunch of tyres on roadside gravel was followed by the crunch of size eleven boots upon the same. Crunch, crunch, crunch.

A navy blue shadow cleared its throat. "Good evening, sir. Would you mind just stepping outside, Mr. err."

Lamont, officer. Norman Lamont. Actually I'm the Chancellor of the Exchequer.

"Of course you are, sir. How silly of me not to recognise you. It was just I was expecting to find a Mr S Moss at the wheel, given the speed you were travelling. In a bit of a hurry are we Sirling? Or should that be Sterling, eh, Mr Lamont?"

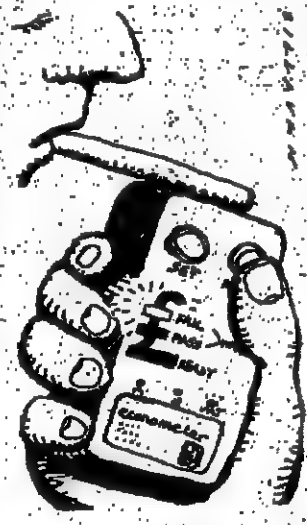
"Well there is a certain urgency officer. You see there's this election coming up. Not that I'd ever do anything dangerous of course. And speeding, that's quite out of the question. I've been fitted with a Governor, who — I mean which — prevents any knee jerk dab at the accelerator."

"Spare me the excuses, sir. We've heard them all before. Now is this your own economy that you're driving?"

"Not exactly. I suppose it's sort of borrowed. Technically, of course, it belongs to the British people."

"I see, sir. So this economy that you've sort of borrowed — bit of a heap isn't it?"

"Certainly not. It may have seen better days, officer, but there's nothing that a wife with a damp rag won't put right. Under the bonnet it is in superb condition. Only last Tuesday, the Footsie Index generated over 70 bhp.



She's not ready to be written off yet, you know."

"Funny that, sir. I'd swear I heard a misfire a few miles back and I never trust a market moving at that speed. I'll get our lads from micro-economics to check it out. But that wasn't the reason we stopped you, sir."

"It wasn't?"

"It was not, sir. Didn't you see that little old sterling crisis back there. You were very lucky to miss her. I'd call that driving an economy without due care and attention."

"Really officer. That's poppycock. I saw no sterling crisis because there was no sterling crisis. If there had been, I'd have taken the appropriate avoiding action. I'd have double devalued or something... or should that be devalued? Now I really must get on and you, officer, ought to get on with chasing some real criminals. Why don't you go and investigate those Russians who have just put up all their prices by 200 per cent? Sounds pretty criminal to me."

"Must be about to privatise something, eh, sir. Don't mind my little joke do you? As for villains, your lot — that is assuming you are who you say you are — wouldn't know one if they fell over him. After all, your boss just gave a knighthood to that Alistair Grant, a well-known and ha-

bitual flogger of the Shops Act 1950. Hardly setting the right sort of example."

"Absolute poppycock. If I might say so officer."

"You might say it, sir, but you may regret it. I do hope that's not brandy I can smell on your breath. Drunk in charge of an economy is a very serious offence."

"Well, I may have had just a little something to keep out the economic, er, I mean winter, chill. But really nothing to speak of."

"Now sir, it's really no good trying any of your blue-eyed optimism with me. Personally, I find it grotesque. And I'll pretend I didn't see that foot's gold you just waved under my nose. As for that Zantac prescription, I'd save that for the judge. Now, take a deep breath and blow..."

The longest half minute of Mr Lamont's life began with the events of a lifetime passing before him. Whole economic cycles flashed before his eyes, in a kaleidoscope spiral of boom and recession, recession and boom, recession and recession... No that last one couldn't be right.

"Keep blowing sir," came the gruff official reminder. "Thank you. Now, if you wouldn't mind just waiting a few moments for the result."

A wait that seemed as interminable as this recession, was ended by a muffled curse. "Well you're a lucky man, Mr Lamont. Two lights, but not the third. I call that a very close shave. Now, on your way and no more to drink until you've got that economy back to its rightful owners and in one piece."

With a triumphant smile, the Chancellor slid in behind the wheel. Ahead of him lay the open road to recovery. He turned the key. Once. Twice. Three times. The starter motor moaned in protest. "Blast this British economy. Give me Japanese reliability any day." Reluctantly, he wound down the window. "Officer, I seem to be in need of assistance. Would you mind giving me a push? Please?"

## US chaffs as wheat prices take off

BY GEORGE SIVELL

ANYTHING Russia can do, America can do better, or so it seemed in the days of the cold war. Now, as Russia embarks on its first steps toward market reform, there are signs that some things will never change.

Cold and hungry Russians queuing for food will find crumbs of comfort in news from St Louis, Missouri, headquarters of Continental Baking, America's largest wholesale baker.

Continental has added between five and ten cents to the price of a loaf. Hardly as devastating as the tripling of prices in Moscow but, paradoxically, the American rises have provoked just as much public debate. Katharina Zimmer, a grain analyst at Merrill Lynch, told the Associated Press news agency: "It's scandalous, it's irresponsible and needless. Someone is not doing his job and we're paying for it."

She said higher wheat prices were not unexpected and bakers and millers had time to buy all the wheat they needed at low prices in the summer. "Now, to turn around and charge higher prices is just disgusting."

The Americans blame the price rises on Russia. Because of American plans to raise wheat exports to Russia, the price of wheat in America has risen by half during the past six months. Bad weather has exacerbated the rise.

Ironically, the bread price rises in both America and the Soviet republics come just as America is again being criticised by the Australians for its \$4.2 billion export enhancement programme. That has supported exports of agricultural products, chiefly wheat, since 1985, when it was devised to lower American farm prices. America says the programme counters alleged unfair practices, notably European Community export subsidies.

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هكذا من الاول



## STOCK MARKET

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	Jan 3	Jan 2	-	Jan 3	Jan 2		Jan 3	Jan 2
	midday	close		midday	close	.	midday	close

[illegible]

New Year  
resolve to  
give for

## RECENT ISSUES

[illegible]

## MAJOR CHANGES

<b>RISES:</b>		Harvey Thompson .....	150p (+10p)
CRA	510p (+16p)	A Cohen .....	375p (+12p)
Clarion Comm	507p (+22p)	Courtside .....	516p (+11p)
Chess Manh	975p (+59p)	Glaxo .....	853p (+15p)
Chilled-Lyon	693p (+15p)	Lonrho .....	188p (+10½p)
Grand Met	896p (+20p)	Lon Int'l Group .....	308p (+11p)
Guinness	542p (+23p)	<b>FALLS:</b>	
SA Breweries	946p (+15p)	Eleandrid .....	394p (-15p)
Whitbread 'A'	450p (+16p)	J Wilkes .....	142p (-8p)
RMC Group	563p (+15p)	Nu-Swift .....	488p (-15p)
BICC	320p (+10p)		
Elec Data Process	311p (+24p)		

**Closing Prices...Page 25**

## UNIT-LINKED INSURANCE INVESTMENTS

[illegible]

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## Bank charges out in the open

The new year is now four days old and probably only the most dedicated have kept their resolutions. But one resolution worth keeping is to check the charges on different bank and building society current accounts. Consumers this week received a salutary reminder, if they needed it, that walking into the nearest high street bank and opening an account could be costly, particularly for those who regularly overdraw.

A report in the Consumers Association magazine, *Which?*, awarded one of its Bad Buy 1991 awards to the National Westminster bank current and CurrentPlus accounts. These accounts had the most expensive unauthorised overdrafts of any bank looked at for the magazine's report on banks in October 1991 and are still the most expensive.

The combined cost of an unauthorised overdraft of £500 on either of these accounts for just one week, a bounced cheque and

receiving a warning letter would come to just under £100. Which? quoted a figure of £84.19 in October but the charges went up on December 9. The bank now charges £27.50 for every cheque it bounces. A further £20 is charged for sending a letter warning the customer that he or she has run up an overdraft without permission. There is a £16 quarterly charge on the current account and a £20 charge on CurrentPlus if people are overdrawn at any time during the charging period, and, on top of this, a penalty fee of £30 a quarter for overdrafts of more than £50. One small concession is that overdrafts of less than £50, which could be due to a customer miscalculating how much there was in the account, do not attract an administration fee.

NatWest justifies these high charges by saying that unauthorised overdrafts make



### COMMENT

SARA MCCONNELL  
PERSONAL FINANCE WRITER

extra work for administrators and managers.

The charges should also act as a deterrent to people overdrawing without permission, NatWest says. This last should be true for any customer who takes the time to read the tariffs which banks are finally starting to send out with bank statements. But many banks operate what appear to be deliberately complex charging structures so customers have to add up all the relevant figures from the different sections of the tariff sheet. They also need to read each tariff sheet carefully, as every

time one arrives with a bank statement, it is likely to herald a rise in charges. Lloyds and Barclays, as well as NatWest, have raised rates recently.

NatWest may charge more than any other high street bank for unauthorised overdrafts but it serves as an extreme example of the way charges can mount up, particularly for overdrafts. All high street banks charge for bouncing cheques and most charge for writing letters. Overdraft fees are the rule rather than the exception, whether the overdraft is authorised or not.

Under the Banking Code, to be implemented this spring, banks will have to send out details of their charges for basic services to customers if they do not do so already. They will also have to tell customers of other charges at the time services are offered.

The code will not stop banks charging what they want but there should no longer be any excuse for ignorance of charges among customers. It is up to customers to exercise their right to choose a bank with a charging structure they can live with.

### Pep puzzles

From this week, investors will be able to put up to £3,000 into a personal equity plan (PEP) investing in the shares of a single company. At the same time, up to £6,000 can be invested in a

standard PEP holding shares of several companies, either directly or through a unit trust. The attraction of PEPs is that all income and capital growth is free of tax, but in return, investors have up until now been allowed to hold only one standard plan a year. They have not been allowed to have more than one plan even if their total investment did not exceed the £6,000 limit.

These rules have already confused many who have lost their tax break because they broke the rules, mostly innocently. Single-company PEPs are likely to confuse still further. After having been told that they can hold only one plan, people can now have two but not of the same sort. They can in theory invest up to £9,000 in a single company, if they put £6,000 into a standard PEP structured to allow investment in the shares of only one company and £3,000 into a single-company plan. Add this to the complex rules for PEP investment in a unit or investment trust, and confusion is almost assured.

'Be wary of companies you have not heard of making offers that seem too good to be true. Stick to the tried and tested quality names'

## New year brings resolve to seek value for money

By Jill Insley

THE new year is an ideal time to make some financial resolutions. Before deciding on the changes, however, a check should be made of the current situation. The first step is to make sure that all existing financial arrangements are giving value for money.

This can prove difficult and time-consuming. People who cannot face the analysis might be better off making an appointment with an independent financial adviser, who will check existing investments and insurance cover.

### PENSIONS

MILLIONS of people have a vague idea of what pension they might receive but are not certain, according to Ron Spill of Legal & General.

To work out the total entitlement, the pensioner needs an estimate of the benefits from company pension schemes and any personal pension schemes must be included. An estimated eventual payout of £75,000 might sound a lot, but over 20 years its real value will be reduced significantly by inflation.

Mr Spill suggests that while people calculate that a poor pension can be expected, they should resolve to make some extra contributions. Those in occupational pension schemes can invest through a free-standing additional voluntary contribution scheme or the company's own AVC scheme. It is worthwhile trying to invest before the end of the tax year on April 5, to make best use of the available tax relief.

Those who are not already in a pension scheme could consider a personal pension. The government is still offering an incentive to encourage people to contract out of the state earnings related pension scheme, or Serps. It will also pay a rebate of National Insurance contributions into the pension plan.

SEVENTY per cent of adults have not made wills, according to the Law Society which said: "Your wishes may have no force and you could leave your family unprotected if you die without leaving a will."

In some circumstances, it could even mean the matrimonial home does not pass to the spouse. If someone dies intestate, the first £75,000 of the estate goes to the spouse. Any balance is divided between the spouse and the

children. If there are no children, the spouse receives the first £120,000 and the rest is shared between next of kin.

Making a will can cost as little as £50. Anyone with more than £140,000 of assets to bequeath might also find it worthwhile to seek advice on inheritance tax planning. Inheritances of more than £140,000 are liable to tax at 40 per cent.

Martin Mulhany, of Brooks Macdonald Mayer, the independent financial adviser, says: "Try to bring a solicitor and financial adviser together at the same time to do your inheritance tax planning. It will obviously cost more than your basic £50, but it could save tens of thousands in inheritance tax."

### SAVINGS

AN OVERDRAFT facility is usually cheaper if requested before plunging into the red. Unauthorised overdrafts can cost more than twice as much. John Cheese, personal sector marketing director of Barclays Bank, said: "If customers talk to us before borrowing money we can help them make sure they are not taking on more than they can afford."

From December 30, Barclays has frozen the cost of authorised overdrafts. The bank, however, is imposing higher charges on unauthorised overdrafts. The best new year's resolution for an overdraft is to pay it off.

TOO many banks and societies are happy to let savers' money sit in low interest-bearing accounts rather than inform them of better rates.

But be wary of shifting an account from bank to bank too often. Most banks take into consideration the length as well as the quality of their relationship with customers when dealing with requests for loans or financial help.

### HEALTH COVER

ILLNESS can devastate a family. It is necessary to establish how much would be received, and for how long, if wage or salary earners were incapacitated.

Families need also to think about the cost of replacing housewives and whether they want to take out cover to pay for the costs of, for example, child-care and cleaning. That can be relatively cheap if there are no payments during the first 26 or 52 weeks of illness. The younger an applicant, the cheaper cover will be. Dread disease insurance pays out a lump sum on diagnosis of a critical illness to help cover the costs.



### MORTGAGE

MANY borrowers are still paying 14 per cent or more, even though the basic mortgage rate has fallen to 11.5 per cent.

Borrowers with large loans might find it worthwhile re-mortgaging to benefit from lower interest rates, especially when attractive fixed-rate mortgages are available. Those with smaller loans might find the cost of solicitors' and surveyors' fees outweigh the advantage of reduced mortgage payments.

Remortgaging just to take advantage of a short-term interest rate differential is inadvisable. Mike Blackburn, chief executive of the Leeds Permanent Building Society, recommends that a building society's strength of standing should be considered as well as its interest rate.

Some borrowers, who are on an annual review system, still have to receive all the benefit from last year's fall in interest rates. Such methods of payment are intended to help with household budgets and provide stability. Although many building societies allow borrowers to take early advantage of lower rates, such a move does rather contradict the purpose of an annual mortgage payment review.

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THE INVESTMENT HOUSE

THE most important thing to remember about any investment is that nothing is certain. To know the value of an investment portfolio and the portfolio's performance against its own and other sectors is important. Investors must be cautious of any adviser who is forever suggesting changes to a portfolio of unit trusts. Such "churning" might produce extra commission for the adviser without providing the investor with a better return.

A key factor in deciding what sort of investment to make is when the money or income from the investment will be needed. Those who want to use savings in a few months should not think about unit trusts or shares. The equity markets are for long-term investment.

Savers wanting instant access should look to the building societies. Darlington Building Society's pyramid account offers 12.9 per cent gross on anything from £1 upwards. Wimbledon and South West, a finance house, offers 11.03 per cent gross and a cheque book to account holders of £250 or more.

Those who can afford to put money away for five years or more should be interested in tax exempt savings scheme accounts. Tessa, Abbey National pays interest of 11.4 per cent gross on its

Tessa, which accepts investments as little as £1. Skipton Building Society offers 11.6 per cent, but requires a minimum investment of £100.

Inexperienced investors should bear in mind the advice from Keith Bedell-Pearce, of Prudential: "Don't put all your eggs into one basket. Be wary of companies you have not heard of making offers that seem too good to be true. Stick to the tried and tested quality names." Numerous scandals in which investors lost money have borne out the importance of these points.

Personal equity plans offer tax savings on holdings of shares or unit trusts. Up to £6,000 a year can be invested in shares through a PEP, plus £3,000 in one of the new "single-company" PEPs. The unit trust maximum is £3,000 a year.

Unit trusts provide investors with a stake in a fund investing in a wide range of shares, thereby offering a spread of risk for even relatively small sums of money. There are now more than 1,400 unit trusts to choose from, classified according to the sort of shares in which they invest. Hence, there are UK income trusts, UK growth trusts, international growth trusts and so on.

Tony Fraher, of Morgan Grenfell,

advises caution about investing in UK trusts because of the forthcoming election. He suggests investing in Japan for the first half of the year, switching to Europe for the second half.

As for fund management groups, Tony Murrell, of Fraser Marr, the independent adviser, suggests investors should consider M&G, Fidelity, Barings and Schroder as good solid performers.

Life assurance companies offer bonds that are in some ways similar to unit trusts. Unrecoverable capital gains tax is deducted from the payout, making them a poor deal for people unlikely to have capital gains tax liability. However, many financial advisers recommend National Savings as a better deal than such bonds. In particular, people should consider the index-linked national savings bond that pays 4.5 per cent above the retail price index for five years.

Finally, it might be timely to introduce children to investment. Mr Murrell said: "Children's bonus bonds are the only legitimate way a parent can give money to his children and escape paying taxes." The bonds, available from any Post Office, allow parents to invest up to £1,000 at 11.84 per cent gross over the five years.

لماذا في الجدل



## All that's gold fails to glitter for units

BY LIZ DOLAN

GOLD has proved the worst investment for unit trust holders over the past five years.

According to figures just released by Micropal, the unit trust analysis company, funds which were based in gold accounted for five of the ten worst performing trusts, and three of the five worst performers.

The three were INCESCO Gold, which lost nearly 50 per cent of investors' money during the five years; Target Gold & General, which ended nearly 55 per cent lower; and Waverley Australasian Gold, whose unit holders lost all but 30 per cent of their initial investment.

Australasia's troubled economy proved to be yet another minefield for unwary fund managers. The two worst performers of the five years were Target's Australasian, whose managers managed to lose all but 27.56 per cent of the money in their care, and Waverley's Australasian Gold.

However, NM's Australian fund covered itself with glory by achieving the second best

performance of the lot, with a 132.71 per cent improvement on the original investment over five years.

Paul Barnes of Micropal said: "It just goes to show the importance of selecting the right stocks."

The best performing unit trust over the past five years was Newton Income, whose funds improved by 144.38 per cent.

The wooden spoon for consistently bad performance goes to MGM Special Situations Growth. It lost nearly one third of its investors' money over the past year alone.

Out and out winner over one year was Framlington Health, with a near-100 per cent improvement, due to a heady mixture of management expertise plus its presence in the 1991 growth areas of biotechnology, medical research and medical ancillary services in America, which proved to be geographically the best performing area.

The trust has the added distinction of being an ethical fund.

Framlington also came

fourth and thirteenth with its American Smaller Companies, 74.4 per cent higher over the 12 months to January 1, and International Growth funds, 51.35 per cent higher, which won it the title of Micropal's official Unit Trust Management Group of the year.

The health and American smaller companies funds are both managed by Antony Milford, who is also responsible for the American side of the international growth fund, which last year accounted for 55 per cent of the whole.

Framlington officially bought the health fund from a group called Medical Investments two months ago, but Mr Milford has been managing it for the past three years.

He said: "There is no way we can hope to double the investment again this year, but I still believe that healthcare is the place to be in the 1990s, especially in America. There is never going to be another year like 1991 for this type of recession-resistant growth stock. The conditions were ideal."

## Leeds offers a 25-year fix

BY LINDSAY COOK  
WEEKEND MONEY EDITOR

THE ultimate in fixed-rate home loans comes from the Leeds Permanent Building Society, which is offering mortgages fixed at 11.25 per cent over 20 or 25 years.

This is 0.25 per cent below the current base mortgage rate and 1.35 per cent below the average mortgage rate over the last 10 years. When other costs, such as the application fee of £250, are taken into account the annual percentage rate is 11.9 per cent. This compares with an APR of 12.3 per cent on ordinary repayment loans.

The offer is the first over such a long period from a building society. Ten years was the previous maximum, on a fixed-rate scheme launched by the Scarborough Building Society in November at 10.95 per cent (APR 11.8 per cent). This is still on offer although the society had set aside only £10 million. However, it is restricted to loans to buy homes worth £100,000 or more.

The Leeds has allocated £200 million for the loans, which can also be fixed over three, four or five years. It still has available capped-rate loans over a year at 9.95 per



Financial furniture: Charles Wycks is promoting portable, fixed-rate mortgages

cent. But these may not be around for much longer.

When NatWest Home Loans offered mortgages fixed at 11.8 per cent over 10 years last July it found that homebuyers were not unduly pessimistic about interest rates, and the loans, with an APR of 12.6 per cent, were hard to shift. Mortgage rates had fallen from 14.5 per cent

to around 12.5 per cent in the first part of the year and borrowers hoped for several more cuts. That has now changed.

At the beginning of 1990 Bear Stearns, the American bank, offered home loans fixed at 11.95 per cent over 25 years. These had no redemption penalty but borrowers had to put up an

option fee of 3 per cent of the loan at the outset to allow them to switch to variable rates in the future.

The Leeds' three, four or five-year fixed rates are at 10.6 per cent. Here the annual percentage rate works out at 11.8 or 11.9 per cent, depending on how long the rate is fixed for.

All the fixed-rate money is

available on repayment, interest only, endowment and pension mortgages through branches or through brokers.

Over the past 10 years basic mortgage rates have averaged 12.6 per cent. Over the past five years alone there have been 15 mortgage rate changes. The Leeds loans are all portable and can be transferred to a new property at any time during the term. Charles Wycks, head of lending, said of the mortgages: "Customers can treat them like a piece of furniture. When they move, the mortgage goes with them."

Those homebuyers who opt to pay off the 25-year loan early will pay a penalty of six months' interest in the first four years, three months' in years five to nine and one month during the remainder of the loan.

Arrangement fees start at £150 for the short-term money and rise to £250. In addition, borrowers must buy two insurance products from the Leeds. The range includes buildings, contents and income protection policies.

Mr Wycks added: "The biggest attraction for many people will be the opportunity to budget for a longer period, knowing that their interest payments will not change."

## Life company will approach shareholders

BY SARA MCCONNELL

INVESTORS who are shareholders in public companies could soon be receiving details of insurance policies and investments through the mail from J Rothschild Assurance, a new life company that started trading this week.

Those whose friends or relatives have a financial adviser working for the new company could also be approached. Mike Wilson, chief executive of J Rothschild, said: "He expected most of the new company's business to come from referrals from existing clients."

Share registers would also be used as sources for mailings, but Mr Wilson emphasised that this would not be the company's main way of soliciting business from members of the public as it "could be counter-productive". He said the company would also be running seminars over the coming months to encourage investors to take out policies.

J Rothschild was founded by three former Allied Dunbar executives, Mr Wilson, former group chief executive, Sir Mark Weinberg, former chairman who founded Allied Dunbar, and Keith Carby.

The company will sell its policies through a direct salesforce of 180, two-thirds of whom came from Allied Dunbar. It is hoping to target more discerning clients with



Wilson: founder member

an experienced salesforce. Mr Wilson said: "The salesforce has on average ten years' experience. We are trying to build up a group of highly regarded advisers offering quality advice." He added that because the salesmen were experienced, they should not need to cold call prospective investors.

J Rothschild is offering a range of ten life insurance, pension and investment policies, all of which are unlinked. Investors can choose between the managed funds of three companies, Scottish Amicable, M&G and J Rothschild Investment Management for all these policies. The range includes a critical illness policy, term assurance and whole of life, as well as a personal pension, free-standing additional voluntary contribution (FSAVC) and an executive pension plan for directors and executives. On the life side, the company is offering a ten-year unit linked regular savings plan, a ten to 25-year capital repayment plan, to pay off a loan or mortgage, and an investment bond. Investors can also put up to the £3,000 maximum annual allowance into a personal equity plan.

Investors can choose to switch between funds but will pay a flat fee of £20 if they do so. Paul Bradshaw, a director at J Rothschild, said: "Investors can choose on day one which funds they want to invest in but they can change their minds later on. The three funds are direct competitors but the companies have different areas of expertise."

There is no limit to the number of switches that can be made, but Mr Bradshaw said the company would not be recommending people to switch too often.

### IN BRIEF

□ Homebuyers who take out an endowment mortgage with Equity & Law may now choose critical illness cover in addition to conventional life cover at a slightly higher monthly premium. Homeowners, especially first-time buyers, who cannot afford the extra premium, may postpone taking out the extra cover.

□ Prudential has set up a single-company personal equity plan. Investors select one of 70 companies in which to invest a maximum £3,000. Charges are 1 per cent initially, plus an annual fee of 1 per cent. However, people who invest the maximum £6,000 in a Prudential general Pep before March 27 may put a further £3,000 into the single-company Pep with no additional management charges. The company advises investors to invest in a general Pep first.

□ The Skipton building society has improved the rates on its Money Market Plus investment account, and has added a second rate tier for balances of £50,000 or more. From January 7, savers in the higher band receive 8.954 per cent net (11.938 gross); the rest get 8.766 per cent (11.688). Previously all balances attracted a net rate of 8.297 per cent. The rate for the higher band is fixed at 1 per cent above Libor and the latter 0.75 per cent above Libor for three months. The account was due to close in December 1991 after two years, but was extended for another year.

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## Personal equity plans have changed radically in the five years since their launch

## Ceiling that keeps on rising

BY LINDSAY COOK, WEEKEND MONEY EDITOR

PERSONAL equity plans came of age this week, five years after they were launched. And with the advent of single-company Peps, a couple can now invest a total of £36,000 over the next four months and escape any income or capital gains tax on the lot.

The new single-company plans allow investors to put £3,000 into a single company. For those who want substantial shareholdings in a company, it will be possible to put up to £9,000 — £3,000 for a single-company Pep plus the standard £6,000 — into one company's shares in a financial year, although that was not the intention of Nigel Lawson, who, as Chancellor, created the tax-free

plans in the 1986 Budget. He wanted wider share ownership and involvement in the companies for new investors. Most people will opt to put money into a range of shares with their standard plan for £6,000.

The original investment limit when Peps were launched was £2,400, with up to a quarter in unit trusts or investment trusts. The investment then had to be held for a complete year after the year of investment to qualify for its tax-free status.

In the 1989 Budget, the Pep rules were changed so that there is now no qualifying period. Investors may take out only one standard plan a year, although the inland Revenue has found



some public confusion on this point. Now that investors can take out both a standard Pep and a single-company one, some plan managers fear that the confusion could become worse.

Most of those who have fallen foul of the regulations have not invested more than

£6,000 in one year, but have placed it with more than one plan manager. Derek Booker, at Lloyds Bank, one of the largest Pep providers, hopes there will be no more changes this year so that investors can get used to the new system. He has £450 million in Peps for 63,000 investors. A third of these opt to select their own shares.

Lloyds does no formal breakdown of its Pep holders, but Mr Booker said: "A significant proportion are fairly sophisticated so I would guess they were already shareholders before Peps were launched." Someone putting £2,400 into the first Lloyds-managed Pep on day one would have had an invest-

ment worth £3,833 at the beginning of December.

At Fidelity Investment Services, Mary Blair, product development director, said Peps had succeeded in that they had brought people into investment who would otherwise not have bought shares. "My impression is that as people become more aware, more people are investing in them. When you talk to brokers they say they are advising every client to have a Pep."

Fidelity would welcome an increase in the unit trust investment limit from £3,000 to £6,000 in the Budget. This would allow people to use European unit trusts for their full Pep allocation.

## 'One company' option popular

BY RUPERT BRUCE

MORE than 100 of Britain's top companies marked the new year by launching personal equity plans that invest in their own shares.

The good news is that this raises the amount an investor can put in these tax shelters each year by £3,000 to £9,000.

Norman Lamont, the Chancellor, has created these "single-company Peps" primarily for the benefit of Britain's employee share owners. But anyone can take advantage of the new tax break.

Essentially, up to £3,000 of a company's shares can be put in one of these Peps, apart from the £6,000 in a general Pep. While most investors have to deposit their money in a Pep and then buy shares, employee shareholders can transfer up to £3,000 of their holdings in employee share schemes.

Three basic types of single-company Pep are being marketed. The vast majority have been initiated by the companies themselves and administered by either Bradford & Bingley Building Society or CC&P Trustees. There are also two types of rival plan being offered by private client stockbrokers and other financial services companies.

ICI, the chemicals group, had its Pep open for investment from the first day of the year. Its 50,000 UK employees will be able to transfer up to £3,000 immediately from

their share bonus and Save As You Earn schemes.

Companies are keen to set up these tax shelters to promote shareholding among workers and private investors, rather than pension funds and the like.

While these Peps are long-term investments, the difficulty is that, generally, the investor cannot switch from one stock to another.

Some financial services firms, like Killik & Co, the London private client stockbroker, do arrange for this. The broker has a Pep in which the investor can choose, from a limited range, which company's shares to put in the Pep, and can switch at will.

Kleinwort Benson Private Bank and Fidelity Investment Services, the financial services firms, are going a step further and offering "discretionary" Peps. That means they choose which of a small number of blue-chip companies will go in the Pep, and switch if they think fit.

But frills and flexibility cost money. At ICI, there is no introductory cost apart from that of buying shares, and there is an annual management charge of £10 a year. At Killik, there is a dealing charge and an annual charge which is normally £15. Kleinwort's initially charges 5 per cent to new customers and imposes a more standard 0.5 per cent annual management charge.

## Portfolio

PLATINUM  
For readers who may have missed a copy of *The Times* this week, we repeat below the week's *Portfolio* price changes (today's are on page 25).

Share	Mon	Tue	Wed	Thu	Fri	Sat	Sun
1	+5	+5	+5	+3			
2	+8	+3	+3	+6			
3	+5	+7	+6	+5			
4	+4	+8	+5	+2			
5	+6	+7	+5	+5			
6	+8	+3	+4	+5			
7	+4	+2	+7	+4			
8	+8	+3	+5	+2			
9	+8	+3	+5	+3			
10	+3	+5	+7	+4			
11	+3	+5	+7	+2			
12	+7	+4	+4	+4			
13	+4	+2	+7	+3			
14	+9	+6	+5	+6			
15	+5	+8	+4	+3			
16	+5	+2	+5	+3			
17	+8	+4	+6	+2			
18	+8	+4	+6	+4			
19	+8	+6	+4	+3			
20	+5	+7	+5	+2			
21	+7	+3	+6	+4			
22	+9	+6	+3	+5			
23	+5	+6	+5	+3			
24	+8	+3	+4	+6			
25	+4	+5	+5	+1			
26	+8	+7	+4	+3			
27	+4	+3	+7	+3			
28	+7	+4	+5	+2			
29	+5	+7	+5	+2			
30	+8	+3	+4	+6			
31	+7	+4	+5	+4			
32	+9	+5	+5	+7			
33	+4	+4	+6	+2			
34	+4	+2	+4	+2			
35	+5	+5	+4	+2			
36	+5	+3	+8	+3			
37	+8	+4	+4	+7			
38	+5	+3	+8	+2			
39	+5	+5	+5	+3			
40	+3	+2	+6	+2			
41	+6	+4	+6	+2			
42	+8	+3	+5	+5			
43	+4	+3	+7	+4			
44	+7	+3	+4	+7			

## Caution over Europe

FROM January 1, personal equity plans became vehicles for promoting ownership of European as well as UK shares. That means British investors can use this tax umbrella to shield income and capital gains from investments in both.

However, this government initiative has drawn a muted response from companies that manage Peps. Most plan to invest through trusts rather than buy European shares. One reason for the lack of interest is that there is less need of a tax-shelter for returns from European equity investments. Tony Fraher, managing director of Morgan Grenfell Investment

Funds, said: "You have to bear in mind that European funds have no or little growth yield and therefore there is no income tax benefit. Therefore it is only for those people who have a capital gains tax liability."

Because capital gains of up to £5,000 are tax-free, most investors would be better off putting a high-yielding UK investment within a Pep.

Pep managers also consider the European plans too expensive to set up. Mike Ryder Richardson, marketing manager at Save & Prosper, said: "We looked at investing directly in shares, but basically you have too many problems with the collection of dividends across different countries, with the claiming of foreign tax credits and foreign exchange transactions. Most Pep managers feel that with the future of Peps in doubt if Labour wins the election the investment they would have to make is not worthwhile."

Fidelity Investment Services, which is well known for the investment performance of Anthony Boton, its top European investment manager, is the only company to have announced a European Pep, the Fidelity European Growth Trust. It will invest up to £3,000 in an equal split of the company's European unit trust and European Value investment trust. The sec-

ond £3,000 will be invested in UK companies with considerable European earnings or ones that should benefit from the single market.

Most other Pep managers are just adding their ranges of European unit trusts to the UK unit trusts that can be put in their Peps. Baring Private Investment Management's new Flexipep gives a choice of three UK growth, one UK income and three European growth unit trusts. Once a maximum of £3,000 is invested in unit trusts, the second half of the £6,000 Pep allowance is put in top UK equities. Baring selects the shares but many managers will let an investor do so.

The charges on most Peps with facilities for European investment are of the same order as those on Baring's. It charges a total of 5 per cent initially with a further 0.5 per cent levied annually on the unit trust and 1 per cent on the share portion of the Pep. But in some cases — like Save & Prosper's Pep — there is a flat charge on the share part of the fund if it is chosen by the investor.

While Europe's equity markets were not good performers last year, some managers feel they should do relatively well this year — if only in comparison with the lacklustre performance expected in major stock markets.

RUPERT BRUCE

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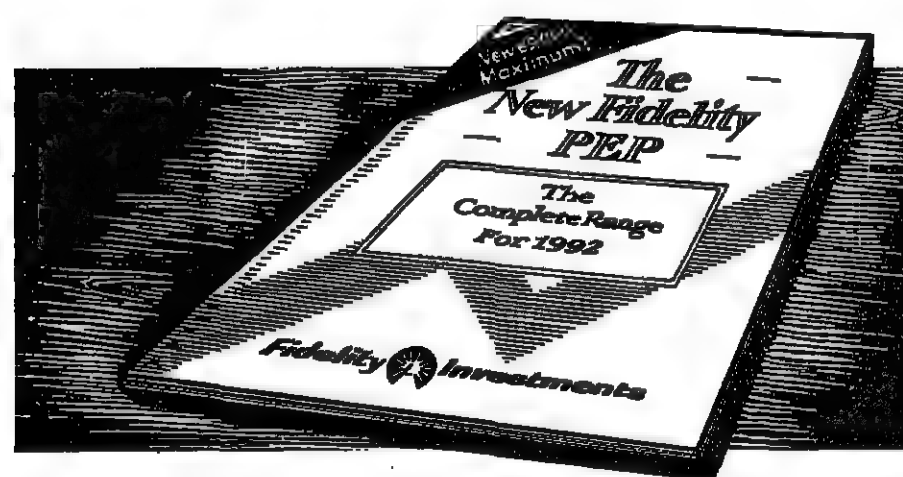
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INTEREST RATES ROUND-UP

	Nominal rate	Compounded at 20%	Compounded at 25%	Min/Max Investment	Notice	Contact
<b>BANKS</b>						
Ordinary Dep A/c	2.55	2.65	2.75	none/none	7 day	
Fixed Term Deposits						
Barclays	7.17	7.17	7.24	25,000-50,000	1 mth	071-228 1587
Lloyds	6.55	6.55	6.58	25,000-50,000	3 mth	071-228 1587
Midland	7.13	7.13	7.20	2,500-no max	6 mth	0742 228552
NatWest	6.54	6.54	6.57	10,000-no max	3 mth	071-728 1000
NatWest	6.75	6.75	6.80	10,000-24,000	1 mth	071-728 1000
NatWest	6.54	6.54	6.57	10,000-24,000	6 mth	071-728 1000
<b>HIGH INTEREST CHEQUE ACCOUNTS</b>						
Bank of Scotland NMC	6.48	6.58	6.74	2,500+	none	051-442 7777
Barclays	6.78	6.91	7.03	2,500+	none	0804 252881
Co-operative	1.80	1.90	1.92	1,000+	none	071 628 6543
Gloucester	5.25	5.25	5.29	1,000+	none	081 928 2076
Lloyds	1.55	1.65	1.67	1,000+	none	0272 428272
Midland	5.35	5.42	5.44	2,000+	none	0742 228552
NatWest	5.06	5.15	5.18	500+	none	071-728 1000
Specialist Finance	6.06	6.21	6.37	2,500	none	021-658 6555
Royal Bank of Scotland A/c	6.06	6.21	6.37	2,500	none	021-658 6555
TSB Bank	4.89	4.99	5.05	2,000+	none	071-500 8000
HCA						
<b>BUILDING SOCIETIES</b>						
Countrywide	5.25	5.35	5.40	1 mth	none	
Best buy - largest socs						
Portsmouth	7.50	7.50	7.50	500 min	1 mth	
Northampton	7.50	7.50	7.50	10,000 min	30 day	
Shipton	6.77	6.77	6.77	500 min	30 day	
Shipton & West	6.19	6.19	6.19	25,000 min	1 year	
Best buy - all socs						
Southdown	7.50	7.50	7.50	1 mth	1 mth	
Southdown	6.50	6.50	6.50	1,000 min	Postfix	
Southdown	6.48	6.48	6.48	10,000 min	30 day	
Southdown	6.44	6.44	6.44	10,000 min	90 day	
Southdown	6.38	6.38	6.38	90,000 min	1 year	
<b>Cash/Cheque Accounts</b>						
Barclays	5.25	5.25	5.25	50 min	Rate rise	
Barclays	5.25	5.25	5.25	25 min	with larger	
Barclays	1.45	1.45	1.45	1 mth	balance	
<b>NATIONAL SAVINGS</b>						
Ordinary A/c	5.00	5.75	5.00	5-10,000	8 day	041-548-4555
Investment A/c	5.00	5.75	5.75	5-25,000	1 mth	041-548-4555
Income Bond	10.25	7.80	8.15	2,000-25,000	8 mth	0253 95151
Deposit Bond	10.25	7.80	8.15	2,000-25,000	8 mth	041-548-4555
20% Income Cert	8.50	8.50	8.50	25-10,000	8 day	041-548-4555
Variable Plan	15.50	8.50	8.50	20-250,000	14 day	071-228 4000
Children's Bond	11.84	11.84	11.84			
Gen Est Rider	5.01	5.01	5.01			
Capital Bond	11.50	8.50	8.50	100-100,000	8 mth	041-548-4555
<b>GUARANTEED INCOME BONDS</b>						
Gen Portfolio	9.50	9.50	9.50	50,000 min	1 yr	Figure from
Gen Portfolio	9.10	9.10	9.10	50,000 min	2 yr	Figure from
Prosperity	9.00	9.00	9.00	50,000 min	3 yr	Figure from
Gen Portfolio	9.00	9.00	9.00	50,000 min	4 yr	Figure from
Prosperity Cap	9.00	9.00	9.00	25,000 min	5 yr	Figure from
<b>HOLIDAY RATES</b>						
RPI (Nov 90-91)	+4.2%					2 days
Bank Base Rate	10.5%					175.50
Personal Loan	10.5%					9.44
Credit Card	15.0-18.0%					25.00
<b>First Time Buyers</b>						
Bank	Interest Rate	Loan Size	Rate %	Notes		
<b>BUILDING SOCIETIES</b>						
Countrywide	8.00	to £120k	95	2.5% off for first 6 months		
Universal	8.00	negotiable	95	2.5% discount for first year		
Yorkshire	8.55	negotiable	95	2.5% discount for first 6 months		
<b>BANKS</b>						
Royal Bank of Scotland	8.50	£25k+	95	2% off for first year		
<b>OTHER (INSURANCE COMPANY)</b>						
Barclays	8.50	£25k+	95	2% off for first 6 months		

Banks conduct a discreet courtship of wealthy customers

Touch of class for the better-off



Ponsonby: service

A QUIET revolution is going on in the way high street banks approach their richer customers. They are all attempting to develop a private banking service for people whose needs fall between those of the standard customer and the super-rich.

This is not the world of Swiss bank accounts, but that of quality service designed to satisfy the client's needs. And while extra products are on offer, the real emphasis is on providing a level of service one would not expect in the high street.

Myles Ponsonby, deputy chief executive of private banking at Midland Bank, said: "Private banking is nothing if it is not an emphasis on what the customer wants as opposed to treating him as a consumer."

The banks are trying to "segment" their customers into those who need extra services and those who do not. The exercise should help them even out costs and boost the revenue earned from the private banking accounts.

The demand for such services has arisen as people have started inheriting more money and have grown more successful in business. According to the Inland Revenue, there are more than 1 million people with net realisable assets of £50,000 and above.

Lloyds was the first to set up an arm specifically to meet the growing demand. It formed a division called private banking and financial services in January 1989 which included its Geneva-based international private banking activities and UK

private banking, among other things. Broadly speaking the UK based Lloyds Financial Services attends to customers who have £75,000 or more in so-called "free assets". That means such things as shares which are not tied up for a long time.

Lloyds looks after more than 20,000 of these elite customers from about 30 offices. It has increased the assets managed by about £1 billion this year.

According to Jim Cooper, the assistant general manager at Lloyds in charge of UK private banking, clients are drawn from the branches after they have been identified and offered private bank-

ing services by the local manager. But newcomers to Lloyds are increasingly being introduced by word of mouth and professionals like solicitors and accountants.

Mr Cooper draws a distinction between traditional private banking and what Lloyds has to offer. "We are looking at asset management rather than wealth preservation. The old idea used to be based on security and security of banks," he said.

Lloyds' private banking account managers each look after about 200 clients. They are backed up by specialists with skills in investment management, tax and other services.

Barclays has been trying out a similar system under the Barclays Private Banking Service during the last year. It essentially offers 15,000 private banking customers standard Barclays products, but devotes more time to each customer.

For example, Barclays' managers will meet busy clients at their workplace, at their home and outside office hours. And there is no extra charge. After a trial period, Barclays is considering whether to extend this service.

The two other high street banks, Midland and National Westminster, have pri-



Cooper: distinction

ate banks outside the branch network. Both Samuel Montagu Private Bank at Midland and Coutts & Co at National Westminster provide a full range of normal banking services as well as the trimmings. But they too take clients from the branch networks.

Mr Ponsonby said: "The reason for setting up Samuel Montagu Private Bank as Midland's UK bank for private banking customers was to provide a quality bank for those people inside and outside the group who might not get what they want from the more mass market banks."

He sees his clients as falling into three categories: old established customers who

Non-stop jingle bells at Firstdirect

By Liz Dolan

MONEY-conscious customers of Firstdirect, the telephone banking arm of the Midland, were still making health checks on their financial situation over Christmas, even while the rest of the family was digging into the turkey and tearing open the presents.

More than 1,200 of them called the service during the two-day holiday. A large number were masochists who apparently needed to torture themselves with news of just how badly their funds had been depleted in the run-up to Christmas, but an astonishing 40 per cent were super-efficient types paying their gas, electricity and other utilities bills, or settling credit card accounts.

There were also a number of requests for overdraft extensions. With most stores reporting a dearth of shoppers before Christmas, the most likely reason for this was considered to be to finance a spot of bargain-hunting in the sales, rather than to shore up damage caused by a last-minute burst of generosity on the Christmas present front.

Some calls came from Urgh Heaps, or especially friendly customers, who simply wanted to wish staff a happy Christmas. One telephoned from Japan to wish them all a happy new year, local time.

Calls came in at all times of the day and night from people who had escaped overseas for Christmas and new year and needed a fast injection of funds after underestimating how much the holiday would cost.

The number of calls received over the two-day new year period came much closer to the 9,000 daily average experienced during the rest of the year. Nearly 6,000 people called on New Year's Eve, although that number dwindled somewhat to 2,226 the following day, with most customers apparently more bothered about the effects of the night before than they were about the state of their finances.

Firstdirect customers are a peculiarly impatient breed. A "customer attitude survey", just published, discovered that over a six-month period, one-third of respondents hung up rather than wait for their calls to be answered, some of them more than ten times.

Firstdirect has now brought its average response time down to nine seconds, which is just as well, as nearly two thirds of its customers say they are not prepared to wait longer than 20 seconds. The bank's customer base has risen from 150,000 at the end of June to approaching 190,000 now. Market research indicates a potential market of 2.26 million, rising to six million by 2000, Firstdirect said.

Phantom of the Financial Services Act

From J.B. Weiniger

Sir, I was very interested to read your comments (Weekend Money, December 21). Do they apply to pension companies?

I took out a pension and have experienced all the dubious practices you mentioned and more. I found that they had made substantial errors, all to my disadvantage, with unit prices when allocating units to the premiums paid. I had got their salesman to spell out, amongst other things, their charges; but now the company is riding roughshod over agreements and is doing things in a way that makes me wonder what other rotten practices they have

which I will only discover in some 30 years' time when I retire.

In your article you pour scorn on the Financial Services Act. I have wondered for some time whether this is yet another phantom set up which allows the general public to be ripped off whilst believing that watchdogs are there to prevent such things from happening.

I wrote to the pension ombudsman and, following his advice, sent my complaint to the local Occupational Pensions Advisory Service person. After more than a month went by without reply, I rang this person only to hear that, as he had all the complaints

he could handle, he had passed mine on to an Occupational Pensions Advisory Service person of another area. I then rang this second person. He could not remember my case but said he would ring back. Two weeks later, having not heard from him, I rang again and left my phone number with his secretary. At the time of writing I have yet to hear from him. I can't blame him; he is a volunteer and I am sure he has more rewarding things to do with his time.

But what is this country coming to when it leaves such vital jobs as these to volunteers?

The government encouraged me to provide for my own retirement; but what can I do when I have every reason to believe that I am being ripped off by the available institutions and no one seemingly interested in looking at this issue?

Perhaps the government feels it can ignore this situation because the vast majority of people do not check as I have. If they ever find out it will not be until they have retired but, even then, the chances are they won't find out as inflation will have hidden their situation.

Thanking you for your time and attention, I remain Yours faithfully, J.B. WEINIGER, 17 Downage, Hendon, NW4.

Unfair system

From Miss C.E.M. Harper  
Sir, I look after the affairs of someone who is quite inarticulate and totally unable to argue with the Inland Revenue.

She has untaxed income in addition to the state retirement pension, so some tax has to be paid.

The Inland Revenue insists that all tax for the current year must be paid on 1 January, ie when only three-quarters of the year's income has been received.

I find this iniquitous. Is it really the law? People such as my protégée, on low incomes, are most likely to be affected and consequently must take a dim view of British justice. Yours faithfully, C.E.M. HARPER, 69 Radnor Road, Twickenham, Middlesex.

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Access cards in abundance

From J.D. Healey  
Sir, The Bank of Scotland, for which I have a high regard, goes on further than most banks in making it easier for cashpoint card fraud. They send you your cashpoint card and pin number in the same envelope.

National Westminster Bank Access, however, hold my "award" for lax security by dispatching no less than six versions of my Access card to me, each with my or my wife's name spelt differently in each case.

Isn't it a good job our postmen are very honest? Yours faithfully, J.D. HEALEY, 9 Corbett Road, Kildermister, Hereford and Worcester.

Letters are welcomed, but The Times regrets it cannot give individual replies or advice. No legal responsibility can be accepted for advice or statements in these columns and independent professional advice should be sought.

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Phone No. \_\_\_\_\_ Date of Birth \_\_\_\_/\_\_\_\_/19 \_\_\_\_ Male ☐ Female ☐

Would you also like details of tax-exempt savings for children? YES ☐

Relationship to child: Parent/Guardian ☐ Grandparent ☐ Other ☐

We'd like to keep you informed about other Royal Liver products that might interest you. If you object, tick here ☐

NO STAMP NEEDED • NO OBLIGATION • NOBODY WILL CALL



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# Portfolio

From your Portfolio Platinum card check your share price movements on the weekly dividend figure on the right. If you have won outright, you will see the name of the company on the back of your card. You must always have your card available when claiming. Game rules appear on the back of your card.

Group	Share or Unit
1 Nat Asst Bk	Banks, Dis
2 Floro	Industrial
3 FKI	Electrical
4 Vandy (Reg)	Motor/Air
5 Wimpy U	Building, Rts
6 Unigate	Foods
7 James Stuart	Electrical
8 BOA	Industrial
9 Lloyds	Banks, Dis
10 Laps	Paper/Print
11 Land Sec	Property
12 Salween (Q)	Foods
13 McAlpine (A)	Building, Rts
14 Fairy Group	Industrial
15 Capital Radio	Leisure
16 Hambro	Banks, Dis
17 Williams Hdg	Industrial
18 Bald (Wm)	Industrial
19 Devenish (A)	Electrical
20 Soma	Electrical
21 Kilmont Ben	Banks, Dis
22 ACT Group	Electrical
23 Balfour	Building, Rts
24 Russell (A)	Industrial
25 THORN EMI	Electrical
26 Bristol	Motor/Air
27 Gail	Transport
28 WEMAP	Motor/Air
29 Wespac	Banks, Dis
30 Shiloh	Industrial
31 Uni Scientific	Electrical
32 Trans World	Leisure
33 Scott & New	Electrical
34 Conroy Par	Oil, Gas
35 Warrington SG	Banks, Dis
36 Assoc Nring	Industrial
37 Costain	Building, Rts
38 Smithline	Industrial
39 Blue Circle	Building, Rts
40 Atwoods	Building, Rts
41 Low & Bonar	Industrial
42 Wobley	Industrial
43 Hosiery Co	Electrical
44 Life Sciences	Electrical

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Please take into account any minus signs

Weekly Dividend  
Please make a note of your daily totals for the weekly dividend of £8,000 in today's newspaper.

MON	TUE	WED	THU	FRI	SAT	SUN

Four readers shared the £10,000 Portfolio Platinum prize yesterday. Mr John Fleming, of Salcoats, Strathclyde; Mr William Matney, of Wokingham, Berkshire; Dr Walter Jacobs, of Haddington, East Lothian; and Mr A Charlesworth, of Anglesy, North Wales, each received £2,500.

1991/92 High Low Company Price + - % Net Div P/E

412	Admiral	272	05	43	86
113	Admiral	272	05	43	86
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Gooch's new partner out second ball after England enjoy the benefit of an unusual dismissal

# Stewart's failure gives cause for concern

FROM ALAN LEE, CRICKET CORRESPONDENT, IN HAMILTON

ALEC Stewart will have good reason to remember his first day as captain of England. He presided over one of cricket's most curious dismissals, a case of handled the ball, and was then out second ball for nought as the experiment of him opening the batting failed again.

Stewart was not downcast to his credit, he seldom is. He said he had enjoyed his day and, in the field, it looked that way. Not without reason does he enjoy his new Surrey nickname of "Gaffer", in many ways, he was born to lead and only time will tell if he has the subtleties to go with the manner.

England had chosen to bowl first, believing the greenish pitch on this lovely ground would aid their seam bowlers. "We thought it would do more than it actually did," Stewart, who is leading the side as a learning process, said. "There was no pace and they didn't play too many shots, but at the start of the day, we would have settled for what happened."

Well, perhaps most of it anyway, for the abiding memories of a somnolent day in the Waikato sunshine were the dismissal of Justin Vaughan, sent ruthlessly off by Stewart, and of the acting tour captain's second batting failure in successive days.

As on Thursday against Auckland, the bowler was Chris Fringle, who is slimmer, stronger and a shade quicker than of old. He also swings the ball consistently either way and has now twice dispatched Stewart with his second ball of an innings.

On Thursday, Stewart was yanked and he admits to still being unsure which side of the bat the ball passed. Yesterday, he pushed tentatively at a good-length outswinger and edged it to an obliging height to wicketkeeper Ian Smith. A grimace crossed Stewart's face and, at the non-striker's end, a worry in-

evitably crossed Graham Gooch's mind.

Stewart has been entrusted with the opening vacancy, despite expressing a natural preference for batting lower. If his technique proves inadequate, and the portents are not good, another unpractised and silently reluctant nominee will be sent in first and the folly of not replacing Michael Atherton in the tour party will be ever more demonstrable.

The next contender to open would be Graeme Hick, but his entrance was protected last night by the nightwatchman, Jack Russell, the man whose batting is not thought good enough for him to keep wicket, at least in one-day games, ahead of Stewart. It would be here that a visiting American learning the game might glaze over and make a grateful exit. Sometimes, it has no obvious logic.

Russell's wicketkeeping was a highlight yesterday. Never less than immaculate, he showed once more why he should never be left out of England's strongest side. He was also the best-placed spectator for the bizarre self-sacrifice by Vaughan.

Stewart's failure to open was a highlight yesterday. Never less than immaculate, he showed once more why he should never be left out of England's strongest side. He was also the best-placed spectator for the bizarre self-sacrifice by Vaughan.

The tall left-hander had entered just before lunch, at the end of a stagnant session. To prise him out, Stewart had summoned Gooch, playing a competitive game in the ranks for the first time since 1989, who was to take two wickets for nought inside his first four overs.

Vaughan and Chris Harris had then added 69 for the fourth wicket before Hick, in his second over, drew Vaughan down the pitch and beat him. Turning to recover his ground, and overbalancing in the act, Vaughan instinctively flipped the ball away from the stumps with his free hand.

The square-leg umpire, Steve Woodward, later explained: "There was a soft appeal from England, but the batsman stood there non-plussed and said he did not know he couldn't do that. We had no option but to give him out." Stewart was consulted by the umpires before they ruled, but he confirmed there was no thought of relieving Vaughan. "It's one of those unfortunate things, but it is in the laws and as far as we were concerned, he was out. The ball was definitely hitting the stumps."

Vaughan's excuse for not knowing the laws could only be that nobody in his country has been dismissed in this manner in a first-class match since 1952. Only 35 instances are on record and the last involving an England team was that of Russell Edegar, of South Africa, in the Cape Town Test match of 1956. The last instance in any Test involved Desmond Haynes, of West Indies, in Bombay in 1983-4.

Harris, who made the only half-century of the day, was also out controversially, if less unusually, to a caught-behind decision and no sooner had England taken the new ball than Smith declared. The 15 minutes remaining were more than enough to ruin Stewart's day.



Keep your eyes on the ball: Vaughan, left, and Russell watch the ball fall towards the stumps yesterday

## Bad light delays Pakistan reply

Faisalabad: Pakistan made 117 for two in response to Sri Lanka's first-innings total of 240 when bad light stopped play on the second day of the third and final Test match here yesterday.

Most of the afternoon session was lost to poor visibility. The first two Tests, also hit by bad weather, were drawn.

Pakistan resumed their innings after the tea interval at 107 for one and had added only three runs when Shoaib Mohammad was trapped leg before by Pramodaya Wickremasinghe for 30.

Shortly afterwards, Zahid Fazal and Javed Miandad, accepted the umpires' offer to go off because of bad light.

Wickremasinghe achieved the first breakthrough after lunch, trapping Rameez Raja leg before for 63 and ending a first-wicket stand of 102.

Sanath Jayasuriya, who was 50 not out overnight in the Sri Lankan total of 205 for nine, added 35 runs with the last man, Wickremasinghe. Jayasuriya scored

31 of them to become Sri Lanka's top scorer with 81 runs off 99 balls, including 14 boundaries.

Waqar Younis was the most successful bowler for Pakistan, taking four wickets for 87. (Agencies)

**SRI LANKA: First Innings**  
R S Mahanama c Mohd b Jaffer 58  
A P Gunaratne c Zahir b Akram 3  
P A de Silva c Mohd b Jaffer 12  
R A Ranasinghe lbw b Jaffer 10  
T D Jayasinghe run out 8  
H P Tillekaranne c Shoaib b Waqar 11  
R D Ranasinghe lbw b Waqar 11  
S D Anura Kumara c Shoaib b Waqar 0  
K W Wijesinghe c Shoaib b Waqar 0  
Wickremasinghe not out 30  
Extras (b 3, lb 6, w 2, nb 5) 19  
Total (8 wickets) 240  
FALL OF WICKETS: 1-21, 2-30, 3-107, 4-150, 5-176, 6-185, 7-193, 8-205.  
**BOWLING:** Waqar Akram 22-4-82-2 (nb 3); Salim Jaffer 17-4-38-3 (nb 3, w 1); Waqar Younis 21-4-47-4 (w 1); Asghar Javed 12-1-3-0 (nb 2).

**PAKISTAN: First Innings**  
Rameez Raja lbw Wickremasinghe 63  
Shoaib Mohammad c Ranasinghe 30  
Zahid Fazal not out 6  
Javed Miandad not out 50  
Extras (b 2, lb 2, nb 1) 5  
Total (2 wickets) 117  
Mohd Malik, Imran Khan, Wasim Akram, Moin Khan, Waqar Younis, Salim Jaffer and Asghar Javed to bat.

**FALL OF WICKETS:** 1-107, 2-110.  
**BOWLING:** Ranasinghe 13-2-40-0; Wickremasinghe 15-4-26-2; Anura Kumara 10-2-28-0.

## India enjoy best day of series

Sydney: India were in a position of unaccustomed strength at the close of the second day of the third Test against Australia here yesterday. Replying to Australia's total of 313, which was dominated by David Boon's unbeaten 129, India had reached 103 for two by stumps, with Ravi Shastri unbeaten on 52.

Shastri's opening partner Navtej Sidhu, drafted into the Test team just hours after flying from India, was dismissed for nought in the second over by McDermott. He had already been dropped second ball.

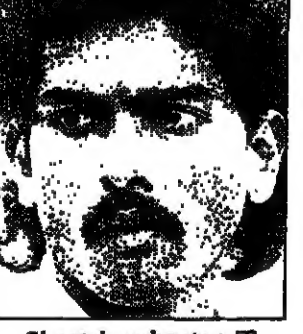
Manjrekar added 79 with Shastri, India's highest partnership of the series, before being caught by Waugh off Hughes. Furious with himself, Manjrekar took an angry swipe at the air as he departed for 34. With the light fading, Vengsarkar then stayed until the close, when he was 13 not out.

Australia were hindered by the loss of Reid, who bowled only four overs before tearing a stomach muscle and will not bowl again in the innings.

In his absence, Shane Warne bowled 19 wicketless overs of leg spin, but caused enough problems to suggest batting last will not be easy.

It was India's best day of the series. Earlier, they claimed Australia's last six wickets for 79 runs as the home team, who lead the series two-nil, collapsed against the second new ball. Boon, who made his eleventh Test century and his fourth at Sydney, batted for more than seven hours.

Kapil Dev accounted for



Shastri: unbeaten 52

Border for the third successive time with a fine ball and Prabhakar, with three wickets in 16 balls, reduced Australia to 269 for eight.

Boon found a willing partner in Warne, who made 20 before Kapil Dev dismissed him and Reid to finish with three for 60.

Sunil Gavaskar, the former Indian captain, yesterday accused Australian umpires of partisan decisions in the Test series. Writing from Sydney in his column with the *Times of India*, he wrote: "Hope readers back home are getting an idea what the India team is up against. Not 11 but 13 players."

"At most of these speaking engagements that one has seen over here, there is inevitably fun poked at Indian umpires, but then Australian umpires are even worse."

"People here also joke that Javed Miandad is never given out low in Pakistan. It would be interesting to find out how often Australian batsmen, especially the leading players, are given out low anywhere in Australia."

Gavaskar said he was convinced Boon should have been out leg-before twice early on the first day in Sydney. "Unless David Boon got an inside edge to those deliveries, there was no way those deliveries would have missed the middle stump. But then, that is Australian umpiring for you," he said. (Agencies)

**AUSTRALIA: First Innings**  
G R Marsh c Barneley 8  
M A Taylor c Pandit b Barneley 59  
D C Boon not out 129  
M E Waugh c Prabhakar b Barneley 56  
D M Jones run out 35  
A R Border c Pandit b Kapil Dev 20  
N G Hughes c Pandit b Prabhakar 1  
J McDermott b Prabhakar 1  
S K Warne c Pandit b Kapil Dev 80  
B Reid c Tendulkar b Kapil Dev 0  
Extras (b 4, lb 14, w 11, nb 1) 30  
Total (8 wickets) 313  
FALL OF WICKETS: 1-22, 2-17, 3-127, 4-210, 5-248, 6-257, 7-288, 8-313.  
**BOWLING:** Kapil Dev 23-4-82-3; Prabhakar 26-12-42-3; Barneley 18-4-47-3; Shastri 21-5-60-0; Shastri 12-1-37-0.

**INDIA: First Innings**  
R J Shastri not out 52  
N S Sidhu c Waugh b McDermott 0  
M Manjrekar c Waugh b Hughes 34  
P Vengsarkar not out 13  
Extras (b 1, nb 3) 4  
Total (2 wickets) 103  
J A Marshall, S R Tendulkar, Kapil Dev, S K Pandit, M Prabhakar, S Barneley and J Shastri to bat.

**FALL OF WICKETS:** 1-1, 2-28.  
**BOWLING:** McDermott 17-27-1; Reid 4-10-0; Hughes 13-25-1; Waugh 20-34; Warne 10-5-0; Border 1-1-0-0.  
Umpires: P McConnell and S Pandit.

## Arthurton strikes 93 not out

Armidale, Australia: Keith Arthurton made an unbeaten 93 to set up a 46-run victory for the West Indians over a New South Wales Country XI in a one-day match here yesterday. (AFP)

**WEST INDIANS**  
P A Wallace b Gales 50  
C A Best c Gales b Bray 15  
R B Richardson c Allen b Doolan 15  
B C Lars c Allen b Gales 15  
T Arthurton not out 93  
C L Hooper b Pearson 3  
D Williams not out 18  
Extras (b 1, lb 4, w 8, nb 1) 14  
Total (5 wickets, 50 overs) 288  
C E L Ambrose, B P Patterson, A C Cummins and H A G Anthony did not bat.  
**FALL OF WICKETS:** 1-20, 2-54, 3-83, 4-110, 5-222.

**BOWLING:** Bray 10-0-48-1; Doolan 10-0-37-1; Gales 10-0-35-2; Pearson 10-0-28-1; Best 1-0-0-0; Curry 4-0-29-0.

**NEW SOUTH WALES COUNTRY XI**  
G Ames c Arthurton b Richardson 34  
E Atkinson c Hooper b Patterson 23  
G Gales b Ambrose 26  
M Curry c Williams b Arthurton 70  
P Doolan c and b Richardson 4  
T Doolan lbw b Hooper 4  
R Marshall not out 42  
P Gifford b Richardson 8  
K Bray b Richardson 1  
S Doolan not out 1  
Extras (b 7, w 5, nb 6) 18  
Total (6 wickets, 50 overs) 220  
Pearson did not bat.

**FALL OF WICKETS:** 1-1, 2-32, 3-82, 4-115, 5-120, 6-182, 7-207, 8-211.  
**BOWLING:** Ambrose 6-1-20-1; Patterson 7-1-30-1; Cummins 4-0-14-0; Anthony 1-0-0-0; Arthurton 10-0-48-1; Hooper 4-1-25-1; Richardson 6-1-22-3; Best 3-0-15-0.

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## TENNIS

## Wainwright stays on course

BY ALIX RAMSAY

THE semi-finals of the Midland Bank national junior championships at Telford have a familiar ring to them. Lizzie Jelfs, the No. 3 seed from Oxfordshire, will try to go one better than last year to overcome the top seed, Mandy Wainwright, while in the bottom half of the draw, Lorna Woodroffe will meet Sophie Jackson of Cheshire.

On paper, it looked as if Wainwright would have her work cut out to beat the left-handed Sarah Donovan, from Hertfordshire, but, after a tense start to the first set, Wainwright, soon saw through Donovan's game-plan. As he opponent got more and more frustrated, Wainwright surged ahead to a 6-4, 6-0 victory.

"I was a bit tentative at first," Wainwright said, "but once that first set was over, I was always going to win it. I was always on top mentally."

Wainwright is a cheery soul. A powerful player, she cares little who she plays or how she plays them, if you keep propping up the opponents she is more than happy to shoot them down.

In the boy's draw, Paul Martin stepped into the space left by the defeated top seed, Jonathan Hind. His 6-2, 6-4

win over his conqueror, Matthew Dunkley, was just another step up the tennis ladder for the Bristol giant.

Martin is aged 15, already is 6ft 3in tall and is still growing. Listing his hobbies as reading and eating, Martin is keen to join the professional circuit "when I've filled out a bit". Given that he survives on five square meals a day, that should not take too long.

Martin has made his mark in the junior ranks since the summer and the only thing that is holding him back at the moment is a lack of sponsorship. Over the last few months, he has applied to 80 companies for backing, all to no avail.

However, at least this week he knows he has his best chance of claiming his first national title since he has previously beaten two of his three fellow semi-finalists.

RESULTS: Boys' quarter-finals: P Martin (Aston) bt M Dunkley (Berkshire), 6-2, 6-4; L Jelfs (Oxfordshire) bt G Jones (Oxford), 6-2, 6-4; N Jones (Hertfordshire) bt A Hind (Cheshire), 7-5, 6-2; M Ingham (Lancashire) bt J Williams (Middlesex), 6-1, 6-3. Girls' quarter-finals: L Jelfs (Oxfordshire) bt P Harris (Middlesex), 6-0, 6-4; L Woodroffe (Surrey) bt T Cross (Derbyshire), 6-1, 6-3; N Wainwright (Essex) bt S Donovan (Hertfordshire), 6-4, 6-2; S Jackson (Cheshire) bt J Hale (Essex), 5-0, 6-4.

Maleeva-Fragniere said the Swiss pair would return next year to defend the title. "We couldn't ask for a better preparation for the Australian Open," she said. This will be in Melbourne from January 13 to 16.

HOPMAN CUP FINAL: Switzerland bt Czechoslovakia, 2-1. Results: M Maleeva-Fragniere (Soviet) bt H Sukova (CZ), 6-2, 6-4; H Hasek (Sweden) bt K Novotna (CZ), 6-4, 6-4; H Sukova and Hasek bt Maleeva-Fragniere, 6-4.

superbly against the taller, more powerful Sukova. She defused her opponent's potentially devastating serve and hit superb ground strokes.

Hasek's power continually frustrated Novotna, who was within one warning of being disqualified from the men's singles. He was given a code violation warning for racket abuse in the first set and had a point deducted in the second set when he hit a ball out of the court.

That penalty enabled Hasek to break Novotna 3-2 and he never allowed the

win over his conqueror, Matthew Dunkley, was just another step up the tennis ladder for the Bristol giant.

Martin is aged 15, already is 6ft 3in tall and is still growing. Listing his hobbies as reading and eating, Martin is keen to join the professional circuit "when I've filled out a bit". Given that he survives on five square meals a day, that should not take too long.

Martin has made his mark in the junior ranks since the summer and the only thing that is holding him back at the moment is a lack of sponsorship. Over the last few months, he has applied to 80 companies for backing, all to no avail.

However, at least this week he knows he has his best chance of claiming his first national title since he has previously beaten two of his three fellow semi-finalists.

RESULTS: Boys' quarter-finals: P Martin (Aston) bt M Dunkley (Berkshire), 6-2, 6-4; L Jelfs (Oxfordshire) bt G Jones (Oxford), 6-2, 6-4; N Jones (Hertfordshire) bt A Hind (Cheshire), 7-5, 6-2; M Ingham (Lancashire) bt J Williams (Middlesex), 6-1, 6-3. Girls' quarter-finals: L Jelfs (Oxfordshire) bt P Harris (Middlesex), 6-0, 6-4; L Woodroffe (Surrey) bt T Cross (Derbyshire), 6-1, 6-3; N Wainwright (Essex) bt S Donovan (Hertfordshire), 6-4, 6-2; S Jackson (Cheshire) bt J Hale (Essex), 5-0, 6-4.

## GOLF

## Aftermath of injury puts the holder out

BRYAN Ingleby, the holder, has been forced to scratch from next week's President's Putter at Rye because of an injury incurred in the last term of 1991 at Cambridge (John Hennessy writes).

During an impromptu fencing match using umbrellas, as undergraduates sometimes will, he was struck in the right eye and tore some muscles. The umbrella point passed to one side of the eyeball and he was lucky not to lose his sight in the eye.

Ingleby, last year's university captain, was unable to continue laboratory work on his chemical engineering course, and now has to make good that lapse. "I am desperately disappointed not to be able to defend," he said, "but my degree must come first."

Ingleby's place in the draw has been taken by John Bradow, who plays Mark Butler, perhaps a less demanding opponent than his original first-round opponent, Jeremy Caplan, a former winner.

Ballesteros on his childhood, Saturday Review

## BASKETBALL

## Early-rise Russians overcome obstacles

BY NICHOLAS HARLING

THE endless food queues in Moscow may seem slightly more bearable for the players and officials of CSKA Moscow on their return next week after they justified a long overdue journey to England yesterday with a victory, by 79-74, over Solna in the world invitation club championships.

The Russians left Moscow at 5am yesterday and they were on court at Crystal Palace within five hours of landing at Heathrow, apparently none the worse for wear. Red tape, in the form of hitched over visas and over-booked flights delayed them and it was with a mixture of black and blue tape that some of their playersadged the numbers on their shirts.

At first Solna seemed confused. It took the third-placed club in the Swedish league more than six minutes and one time-out from their coach, Waldo Teppans, to sink their first field goal. By then the Muscovites had overcome their weariness to establish a nine-point lead but having eventually succeeded through Pavlidis, Van Veldhuisen sank two more baskets in quick succession for the Swedes to bring them right back into a game, which was every bit as absorbing as the stadium announcer kept telling us it was.

Solna improved radically once they introduced Hahne into the back-court. A three-pointer from the guard followed by another basket brought Solna level at 28-28 for the first time after 13 minutes, but the Russians possessed such strength in depth that by half-time ten of their players had got on the score sheet.

Solna must have rued the fact that their interval advantage of 42-41 was not a wider one. Once again they had started with Pavlidis in Hahne's place and once again they conceded the initiative until Hahne's re-entry. Kondratov restored the Russian advantage with a three-pointer and as the lead switched back and forth, the intensity increased in the battle for rebounds between the big men of either side.

Moscow soon had Kornev fouled out but a further indication of their enormous resilience came with their response to having two more of their starting five, Ormonnikov and Gusev, fouled out going into the last five minutes.

Soon after Korneishin missed two free shots for the Russians, it looked like Solna's game but the third three-pointer from Kondratov was to give Moscow the lead back again with just over two minutes left. When Sehlberg restored Solna's lead from the free-throw line, it was to be the last time the Swedes were in front. Uncharacteristically it was Hahne who made the crucial mistakes, losing the ball to Antipov, his opposite number, with 48 seconds left.

Kudelin scored easily from the pass and Moscow subsequently made sure of a semi-final against Prague University tonight following an offensive foul by Hahne.

	Depth (cm)	Conditions	Runs to resort	Weather (Spm)	Temp °C	Last snow fall
FRANCE						
Argentiere	120 230	good	good	fine	-3C	22/12
(Almost ideal conditions. 64 runs open Argentine and Chamonix)						
Courchevel	95 195	good	good	sun	-7C	22/12
(Superb, sunny skiing. Trois Vallées fully open)						
Flaine	90 200	good	good	fine	-1C	27/12
(Excellent conditions. 29 pistes, 27 lifts open)						
Isola 2000	20 40	fair	poor	fine	+4C	20/12
(18 pistes, 13 lifts open but more snow needed)						
La Clusaz	40 170	good	open	sun	-9C	22/12
(Superb skiing above 1,800m but resort busy)						
Les Deux Alpes	80 180	good	good	fine	-2C	22/12
(Good skiing on hard-packed snow. All lifts open)						
Morzine	40 100	good	good	sun	-4C	22/12
(Ideal conditions but long lift queues)						
Tignes	100 180	good	good	fine	-4C	22/12
(All pistes open. Good skiing everywhere)						
Val Thorens	140 200	good	good	fine	-4C	22/12
(All lifts and pistes open. Great skiing throughout Trois Vallées)						
AUSTRIA						
Breil	50 140	good	open	sun	-4C	26/12
(Great conditions with all runs and lifts open)						
Fischna	20 100	good	open	fine	-7C	27/12
(Good skiing above middle station. Up to 2500m on Ski gully)						
Ischgl	80 180	good	open	bright	-5C	27/12
(35/38 lifts open. Excellent skiing)						
Kitzbühel	50 130	good	open	fine	-10C	28/12
(84 lifts, 58 runs 70km of cross-country)						
Lech/Zurs	100 160	good	good	sun	-4C	28/12
(Very good skiing on packed powder. All lifts, runs open)						
Obergurgl	100 110	good	good	sun	-1C	27/12
(Marvellous skiing. Still lots of powder)						
St Anton	70 200	good	good	sun	-4C	28/12
(Up to 2600m in places. Good powder conditions. 43 lifts open)						
Zell am Zee	85 150	good	good	fine	+4C	28/12
(Great conditions. All lifts, pistes open)						
ANDORRA						
Soldeu	30 70	good	open	sun	-4C	21/12
(Hard-packed snow. 20 lifts, 28 pistes open)						
UNITED STATES						
Aspen	80 85	good	open	fine	-8C	19/12
(Reasonable skiing on firm snow. More snow forecast)						
Jackson Hole	60 120	good	good	cloud	-8C	30/12
(P-10 lifts and runs open. Good skiing on fresh powder)						



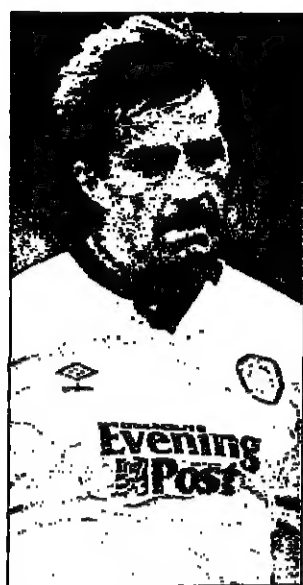




# THE TIMES SPORT

SATURDAY JANUARY 4 1992

## Manchester United will shrug off defeat



Chapman: scored twice

THE FA Cup is probably the most glamorous club competition in the world and Manchester United are, perhaps, the most glamorous club in the world. These two factors should create an exhilarating atmosphere at Elland Road tomorrow. Although all three of our games with United are equally important, most football lovers will regard this as the one to win.

United have a long tradition of success in the FA Cup and, their defeat by Queen's Park Rangers notwithstanding, this season they seem capable of extending their range to include the most difficult of all competitions, the League championship. Alex Ferguson, their manager, has assembled the club's strongest squad for many years, albeit by using finan-

cial resources possessed by very few, and their strength in depth has already played a significant part in their quest for glory.

They have maintained their challenge for the championship, even in the prolonged absence of their captain, Bryan Robson. His never-say-die attitude is a great example to those around him. It is also extremely disconcerting for those playing against him. Any successful team will be involved in many tight matches and a player of Robson's attributes can tilt the balance.

Earlier in the season, we were hanging on to a 1-0 lead at Old Trafford with four minutes to play. Typically, it was Robson's determination that brought his team a dramatic late equaliser. Approaching his mid-thirties, he

On the eve of his club's FA Cup third-round tie with Manchester United.

Lee Chapman, of Leeds United, gives his assessment of the opposition

seems to have retained the one quality that enables a player to outlast most contemporaries — enthusiasm. Two of the other important reasons for United's success this year are Brian McClair and Neil Webb. I know the value of Webb to a team from my time with him at Nottingham Forest. His distribution and his ability to make great forward runs into the opposition penalty area made him a real threat.

The Forest system used Nigel Clough in a deep role, giving Webb the chance to

make those penetrating runs. At United, he plays more of a sitting role in midfield in order to accommodate the two wingers. This has often led people to draw the incorrect conclusion that he has lost a yard of pace. Nevertheless, he still contributes important goals, as he demonstrated in our first meeting last Sunday.

From what I hear, McClair has still to endear himself to many of the Old Trafford regulars. If this true, it perfectly illustrates how some supporters fail to understand

the modern game. I am always impressed by his distribution, his work-rate, his eye for a goal and his ability to play in several positions. His tireless tracking back was the reason many of our moves faltered in our first encounter.

Any successful team has to contain a high degree of creative ability but, more importantly, it must possess the ability to destroy. United have conceded fewer goals than any other team in the first division.

United's policy of playing two wingers means their full-backs are not required to venture forward and so leave holes for the opposition to exploit. The defence is strengthened by the dominating figure of Peter Schmeichel. As with most continental keepers, his introduction to English football

revealed a weakness in dealing with crosses. He seems to have adapted now and presents a formidable barrier to opponents, as well as being an initiator of attacks with his powerful throws.

Lee Sharpe's return to fitness allows United the luxury to choose from Sharpe, Ryan Giggs and Andrei Kanchelskis for the two wing positions. It seems Sharpe and Giggs will be used in alternating spells so that their outstanding talents will be allowed to blossom. All three possess the skill to unlock stubborn defences.

United's defeat on New Year's Day was a shock not only to them but to everyone in the game. But perhaps it should not have been so surprising: three days earlier, they had played us in a match which was physically and

mentally draining for both teams. The mental strain in particular was, I suspect, an influence on the 4-1 scoreline. Our own performance at West Ham on the same day also left a lot to be desired, despite our 3-1 victory. On another day, we might have been exposed.

For my own part, two goals at Upton Park gave me a great start to the new year. I had gone four games without scoring and, no matter what stage you are at in your career, after a while you begin to wonder if you have lost the knack.

Everyone will be looking at United tomorrow, but we will be surprised if they come to Elland Road in any different frame of mind to that of last Sunday.

Uniteds prepare, page 31

Indiscipline overshadows FA Cup weekend

## Dismissals soar as pressure grows on players

BY OUR SPORTS STAFF

FOOTBALL today goes into three days of 32 FA Cup third-round ties — potentially the most exciting and most explosive weekend of the season — against a background of growing unrest between players and referees and players and spectators.

Figures being finalised by the Football Association show a rise of almost 40 per cent on last season's 233 sendings-off: 166 this season against 119 at the same stage in 1990-91. The rate, if maintained, will mean 300 sendings-off in a season for the first time.

The statistics follow a spate of disciplinary moves in the last 24 hours: the FA fined Vinny Jones, of Chelsea, £1,500 for making abusive gestures to the crowd; Frank Sinclair, a Chelsea player on loan to West Bromwich Albion, was suspended from next Monday after being charged by the FA with assaulting a referee; two Sheffield United players refused to pay fines imposed after they had been accused of gesturing to the crowd; and police investigated a complaint from Nigel Winterburn, of Arsenal, about insults directed at him from the crowd.

The FA's analysis shows that red cards for denying an opponent a scoring opportunity — the professional foul — account for only ten extra sendings-off, from 34 to 44. The main increase in dismissals is in the top two divisions of the League — where clubs are fighting to preserve or gain a place in the new Premier League next season.

John Goggins, the Football League's referees' officer, said yesterday: "The figures will make interesting reading. People have been blaming the professional foul but referees have coped well with new pressures of the changes in

### CUP ODDS

Arsenal are 5-1 favourite with Ladbrokes to win the FA Cup, with Liverpool and Manchester United next best at 8-1.

OTHER PRICES: 9: Leeds, 10: Nottingham Forest, 12: Everton, 14: Tottenham, 15: Sheffield Wednesday, 22: Crystal Palace, Aston Villa, Manchester City, 25: Norwich, 28: Chelsea, Oldham, West Ham, QPR, 40: Wimbledon, Blackburn, 45: Coventry, Notts County, Southampton, 48: Sheffield United, Ipswich, 50: Middlesbrough, Luton, 100: Derby, Cambridge, Swindon, Tranmere, Wolves, Leicester, 180: Brighton, Bristol City, Sunderland, Portsmouth, Newcastle, Millwall, Southend, 200: Barnsey, Huddersfield, Bristol Rovers, Charlton, Bournemouth, Watford, Plymouth, Port Vale, 250: Oxford, Bolton, Preston, Wigan, Leyton Orient, 500: Burnley, Hull, Exeter, Hereford, Hartlepool, Peterborough, Reading, Barnet, 750: Woking, Torquay, Crawley, 1,000: Wrexham, Farnborough, Kettering, 5,000: Crawley.

the regulations.

"I wouldn't be so bold as to say that every performance by every referee is gilt-edged but I haven't observed any significant difference in standards from last year or the year before. It is obvious that there are other pressures which are contributing to the increase."

The introduction last season of the crackdown on the professional foul halted four consecutive years of improved behaviour.

Sinclair was charged by the FA over his clash of heads with Paul Alocock, the referee who sent him off for violent conduct in the third division match at Exeter last Saturday. Sinclair faces a minimum 112-day suspension if he is found guilty of a technical assault on the referee.

Sinclair has an automatic three-game ban from next Saturday but because of the seriousness of Alocock's allegations the player has been suspended from Monday.

The two Sheffield United players punished by the FA for alleged incidents involving supporters have refused to pay their fines. The players, Simon Tracey and Carl Bradshaw, were both fined a week's wages after an investigation into reported gestures

made by them to the crowd during the match against Sheffield Wednesday last November.

Dave Bassett, the Sheffield United manager, said: "We can find no corroborating evidence on our own video of the match nor on the police surveillance tapes. Without independent back-up, the players do not see how they can be disciplined in this way. It opens the door to alarming problems."

The FA acted following a report by the police, who instigated an enquiry when some Wednesday supporters complained about the players' gestures after United's goals.

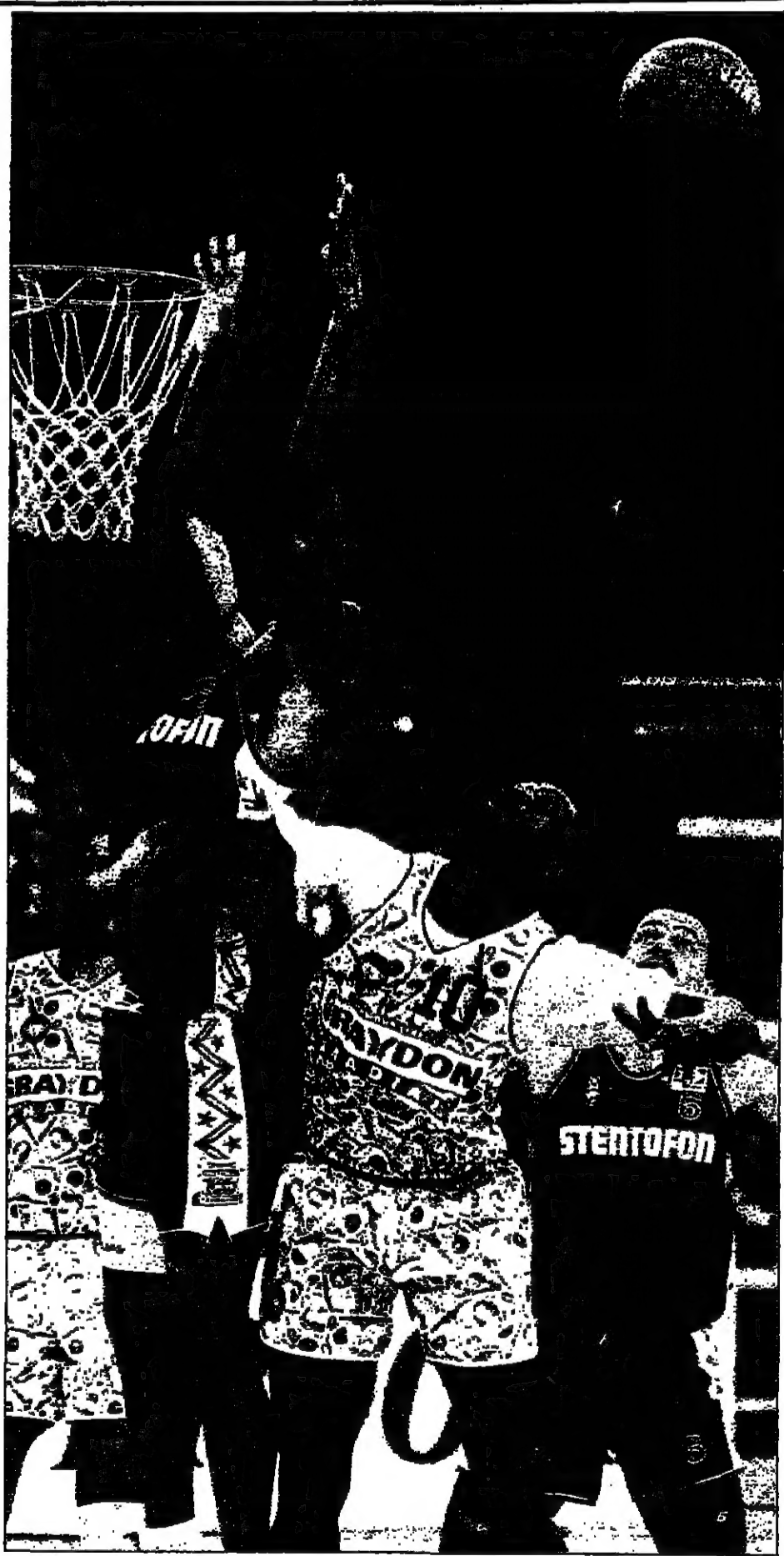
Ken Friar, Arsenal's managing director, said yesterday that the club had not made an official complaint to the police after a confrontation between Winterburn, the Arsenal full-back, and supporters during the 1-1 draw with Wimbledon on New Year's day.

Chief superintendent Paul Mathias, the police commander for matches at Highbury, said: "It seems Mr Winterburn was the subject of some particularly nasty personal abuse. We will be speaking to him and anyone else who can help us."

It would appear that any complaint from Arsenal has come from Winterburn himself. He is quoted as saying: "A lot of Arsenal fans must have wondered what was going on and have felt that I was having a go. But I can assure them I was angry at only one person."

Another Arsenal player, Paul Davis, has been fined £3,000 for his public criticism of the manager, George Graham. In a newspaper article, Davis described his role in the side as "boring, stale and predictable".

Flynn's blend, page 31  
Cup team news, page 31



Heron, of Worthing, rises to a rebound in the 103-99 defeat of Amsterdam Canadians at Crystal Palace. Report, page 30. Photograph: Ian Stewart

## Offiah joins Wigan for a £440,000 fee

BY KEITH MACKLIN

MARTIN Offiah finally got his wish yesterday when he was transferred from Widnes to Wigan at a world record rugby league fee of £440,000, eclipsing the £250,000 paid by Leeds to Wigan for Ellery Hanley. Offiah will go straight into the Wigan team for tomorrow's Stanes Bitter championship game with Wakefield Trinity, a match which will now attract a huge gate because of Offiah's presence on the left wing, his favoured position for Widnes and Great Britain.

The saga of Offiah's transfer has dragged on since last May. It began on the morning of the final of the premiership between Widnes and Hull at Old Trafford, when Offiah first put in a transfer request. This was rejected and, after the game, Offiah ran off the field without collecting his loser's medal.

Since then, Offiah has refused to play for Widnes, other than in a meaningless 30 minutes with the reserve team. His determination to leave the club, aggravated by the hostility of the Widnes supporters when Offiah made an appearance in the

streets of the town, was met by equally obdurate determination by the Widnes directors to keep him.

The signing of the League's leading try-scorer for the past four seasons underlines the persistence of Wigan in pursuing a big name. Wigan's financial reserves will be stretched to the limits because Offiah's personal terms will almost certainly increase the final cost to the Central Park club to around £1 million.

John Monie, the Wigan coach said: "I think it's wonderful news. There is not a coach in the game who would not welcome Offiah with open arms."

Maurice Lindsay, the Wigan chairman, said: "Wigan's history has been smattered with great wingers and now perhaps we have landed the greatest of all. The size of the fee is worrying but we are not in the business of making lots of money, we are in the business of surviving financially and winning trophies."

Offiah said: "I am glad it's all over, and I can resume my playing career again."

Cheerful Barrow, page 28

## McCain anxious over Red Rum's health

RED Rum, the triple Grand National winner, is in poor health and is being examined by a vet every day. Now 27, Red Rum is suffering from "blockage in an artery" and Ginger McCain, his trainer, is anxious about the horse's chances of recovery.

"He is definitely uncomfortable and we're worried," McCain said yesterday. "Normally he's a great eater but he's off his grub. The vet can't put his finger on it, but it's a colicky kind of complaint. He's on a course of treatment and we're doing all we can."

Red Rum became one of the immortals of turf history when contesting five success-

ive Nationals in the Seventies, winning three and finishing second twice.

In 1973 he just caught the exhausted Crisp in the shadow of the post in one of the most famous of all Aintree finishes. Twelve months later he was promoted to folk hero status when defying 12 stone to beat L'Escargot.

Runner-up to that horse and then to Rag Trade in the following two Nationals, Red Rum made an unforgettable return to the Liverpool winner's enclosure in 1977. Aged 12, he galloped clear of Churchillton Boy on the long run-in to claim his place in the history books, and the hearts of a nation.

## Why mystery surrounds the World Cup

THE next World Cup will not be held in the United States after all. It will be held in Argentina. That is the rumour that is buzzing around the higher reaches of the football world.

It seems that the sport's international governing body, Fifa, has suddenly noticed that the people of the United States do not give a damn about the game they call sah-kerr. The World Cup draw, held last month in New York, was remarkable for its lack of Americans. The city's mayor was not there; there was not even Henry Kissinger. In a recession, with television revenues plummeting and CBS declaring a loss, nobody is going to risk millions on a game that nobody wants to watch. There are now very real fears that this is the wrong sport in the wrong country at the wrong time.

According to the rumours, the Fifa president, João Havelange, had cold feet about the feasibility of the United States World Cup. He

SIMON BARNES  
ON SATURDAY

has been talking contingency plans with Sepp Blatter, the secretary-general of the European football body, Uefa. And they have come up with Argentina. Both Argentina and the Argentine Football Association are delighted by all this.

The only reservation so far expressed by the president, Carlos Menem, is that this could affect the Brady Plan, under which the US is committed to send aid to South America. Message to President Menem: George Bush doesn't give a monkey about sah-kerr.

As for me, I leave such matters in the hand of God.

### Marathon man

His column sends greeting to Steve Edwards, who succeeded in fin-

ishing his eight marathons in 11 days over Christmas on his way to setting a record for the number of marathons run in the course of a year. The Christmas Eight were all run around the gloriously flat expanses of Romney Marsh.

Fascinating fact: his fastest time came in the eighth and last marathon, which he completed in 3hr 2min. Another runner competed in all eight Christmas marathons dressed as Superman; after all, a marathon isn't a marathon without a man dressed as Superman. He beat his personal best by five minutes in the last race. Logical conclusion: marathon runners should run 26 miles 385 yards every day if they want to break records. The Romney glutons now plan to race two more marathons on the eighteenth and nineteenth of the month.

Every country, and every newspaper, has a different perspective, and therefore a different opinion. The movers and shakers on the Times sportsdesk say that our top four stories of the last year, in no particular order, were the Rugby World Cup, Liz McColgan, the England cricket team, and the Gazza saga. What, no ski-jumpers?

### Lewis is No. 1

What was the world's top sports story of 1991? Associated Press news agency polled its clients all over the world outside North America for the answer. They came up with this:

1. Carl Lewis breaks 100 metres record.
2. Mike Powell breaks long-jump record.
3. Magic Johnson is HIV positive.
4. Maradona's disgrace.
5. South Africa back in Olympic movement.
6. Monica Seles dominates women's tennis, misses Wimbledon.
7. Sergei Bubka beats pole vault record several times.
8. France beat United States to win Davis Cup.

9. Mike Tyson on rape charge.

10. South Africa return to international cricket; tour India.

11. Liverpool back in Europe after six-year ban.

12. Katrin Krabbe wins 100 metres and 200 metres.

13. Michael Stich wins Wimbledon.

14. Ayrton Senna wins third Formula One championship.

15. Ben Johnson's unsuccessful return.

Some points: even without north American votes, the top three stories all concerned Americans. All Americans involved are black. The prominence of the Magic Johnson story is probably a reflection of its timing: it broke a fortnight before the poll. The Maradona story is almost a year old.

### Honours even

Sir Colin Cowdrey, stirred in the new year honours, would have received his knighthood 20 years ago had

he been selected captain for the tour of Australia in 1970-1. Ray Illingworth got the job instead, and England won easily. Ted Heath, then prime minister, was a great Cowdrey supporter, and would certainly have spoken up for him. As it was, Cowdrey was made a CBE on his retirement, and was knighted for his subsequent labours for cricket.

Another quasi-anomaly in the sporting honours list was Tom Finney, who became a CBE 30 years after he was awarded the OBE. Apparently, this was a reward for his community work as president of Preston North End. There must be hundreds of genuinely great sporting people who never received official recognition, generally because there was something unacceptable about their public persona, social background or colour. Any suggestions for the forgotten heroes and heroines of sport?

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